

Account Detail

Active Assets Account
723-140755-222

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 # 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.

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Account Summary

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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.

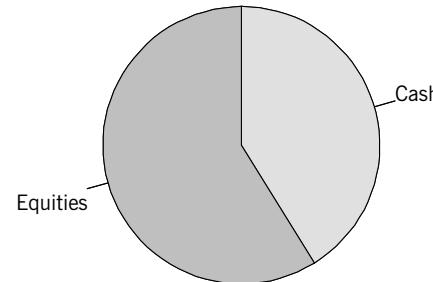


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

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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.

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Investment Objectives (in order of priority): Capital Appreciation

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$9,450.75	—	\$1.00	0.010
CASH, BDP, AND MMFs	5.69%	\$9,450.75		\$1.00	

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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
<i>Asset Class: Cash</i>			

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

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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

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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	

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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	

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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

Security Description	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
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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
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Next Dividend Payable 09/2023; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2023

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Account Detail

Active Assets Account
723-141489-222

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
<i>Next Dividend Payable 09/2023; Asset Class: Equities</i>									
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
<i>Next Dividend Payable 09/2023; Asset Class: Equities</i>									
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
<i>Next Dividend Payable 10/2023; Asset Class: Equities</i>									
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
<i>Next Dividend Payable 10/2023; Asset Class: Equities</i>									
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
<i>Next Dividend Payable 09/2023; Asset Class: Equities</i>									
		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
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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.

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Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/23)	\$33,550.21
Ending Total Value (as of 7/31/23)	\$34,661.45
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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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

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
TOTAL BEGINNING VALUE	\$33,550.21	—
Credits	12.88	2,295.12
Debits	—	—
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	\$12.88	\$33,560.15
Change in Value	1,098.36	1,101.30
TOTAL ENDING VALUE	\$34,661.45	\$34,661.45

MARKET VALUE OVER TIME

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

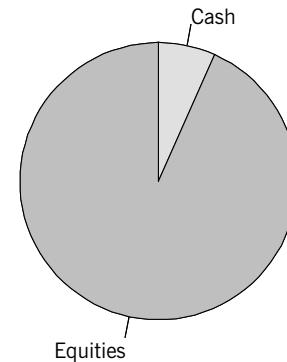


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$2,310.14	6.66
Equities	32,351.31	93.34
TOTAL VALUE	\$34,661.45	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/23)	This Period (as of 7/31/23)
Cash, BDP, MMFs	\$2,287.04	\$2,310.14
Stocks	26,640.36	27,565.92
ETFs & CEFs	4,622.81	4,785.39
Total Assets	\$33,550.21	\$34,661.45
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$33,550.21	\$34,661.45

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
Other Dividends	\$10.20	\$14.99
Interest	0.02	0.03
Income And Distributions	\$10.22	\$15.02
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$10.22	\$15.02

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 (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
OPENING CASH, BDP, MMFs	\$2,287.04	—
Income and Distributions	10.22	15.02
Total Investment Related Activity	\$10.22	\$15.02
Electronic Transfers-Credits	12.88	2,295.12
Total Cash Related Activity	\$12.88	\$2,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$2,310.14	\$2,310.14

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/23-7/31/23)	Realized This Year (1/1/23-7/31/23)	Unrealized Inception to Date (as of 7/31/23)
Short-Term Gain	—	—	\$827.16
Short-Term (Loss)	—	—	(6.98)
Total Short-Term	—	—	\$820.18
Long-Term Gain	—	—	2,713.29
Long-Term (Loss)	—	—	(1,545.41)
Total Long-Term	—	—	\$1,167.88
TOTAL GAIN/(LOSS)	—	—	\$1,988.06

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$2,310.14	—	—	0.010
CASH, BDP, AND MMFs	6.66%	\$2,310.14		Est Ann Income	—

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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$546.170	\$651.52	\$546.17	\$(105.35) LT A		
	12/16/21	1.000	561.120	546.170	561.12	546.17	(14.95) LT A		
	Total	2.000			1,212.64	1,092.34	(120.30) LT	—	—

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	114.400	295.11	228.80	(66.31) LT A		
	12/3/21	1.000	144.450	114.400	144.45	114.40	(30.05) LT A		
	12/6/21	2.000	137.100	114.400	274.20	228.80	(45.40) LT A		
	12/9/21	1.000	138.000	114.400	138.00	114.40	(23.60) LT A		
	1/4/22	1.000	141.350	114.400	141.35	114.40	(26.95) LT A		
	4/12/22	2.000	95.280	114.400	190.56	228.80	38.24 LT A		
	4/26/22	2.000	86.040	114.400	172.08	228.80	56.72 LT A		
	Total	11.000			1,355.75	1,258.40	(97.35) LT	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	133.680	494.30	534.72	40.42 ST A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	196.450	149.79	196.45	46.66 LT A		
	10/4/21	1.000	138.430	196.450	138.43	196.45	58.02 LT A		
	Total	2.000			288.22	392.90	104.68 LT	2.00	0.51
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRKB)									
	3/29/22	2.000	354.380	351.960	708.76	703.92	(4.84) LT A		
	4/4/22	2.000	344.800	351.960	689.60	703.92	14.32 LT A		
	4/6/22	1.000	345.700	351.960	345.70	351.96	6.26 LT A		
	4/18/22	1.000	345.130	351.960	345.13	351.96	6.83 LT A		
	5/2/22	1.000	319.540	351.960	319.54	351.96	32.42 LT A		
	Total	7.000			2,408.73	2,463.72	54.99 LT	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	238.850	194.61	238.85	44.24 LT A	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	333.840	334.83	333.84	(0.99) LT A		
	3/24/22	1.000	315.730	333.840	315.73	333.84	18.11 LT A		
	4/22/22	1.000	303.760	333.840	303.76	333.84	30.08 LT A		
	9/16/22	1.000	275.690	333.840	275.69	333.84	58.15 ST A		
	9/20/22	1.000	272.590	333.840	272.59	333.84	61.25 ST A		
	Total	5.000			1,502.60	1,669.20	47.20 LT 119.40 ST	42.00	2.52
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)									
	3/24/22	1.000	219.140	234.270	219.14	234.27	15.13 LT A		
	4/22/22	1.000	199.670	234.270	199.67	234.27	34.60 LT A		
	9/16/22	1.000	191.510	234.270	191.51	234.27	42.76 ST A		

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account
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	189.270	234.270	189.27	234.27	45.00	ST A	
	Total	4.000			799.59	937.08	49.73	LT	18.00 1.92
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/09/23; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	394.280	338.27	394.28	56.01	LT A	2.00 0.51
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/09/23; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	318.600	353.35	318.60	(34.75)	LT A	
	9/20/21	1.000	355.810	318.600	355.81	318.60	(37.21)	LT A	
	9/28/21	1.000	339.820	318.600	339.82	318.60	(21.22)	LT A	
	9/28/21	1.000	341.980	318.600	341.98	318.60	(23.38)	LT A	
	10/4/21	1.000	323.670	318.600	323.67	318.60	(5.07)	LT A	
	10/22/21	2.000	323.010	318.600	646.02	637.20	(8.82)	LT A	
	10/26/21	2.000	311.685	318.600	623.37	637.20	13.83	LT A	
	Total	9.000			2,984.02	2,867.40	(116.62)	LT	— —
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	335.920	596.74	671.84	75.10	LT A	
	9/28/21	1.000	284.770	335.920	284.77	335.92	51.15	LT A	
	9/29/21	1.000	284.790	335.920	284.79	335.92	51.13	LT A	
	10/4/21	1.000	280.790	335.920	280.79	335.92	55.13	LT A	
	11/23/21	2.000	334.960	335.920	669.92	671.84	1.92	LT A	
	11/26/21	1.000	331.490	335.920	331.49	335.92	4.43	LT A	
	12/3/21	1.000	318.700	335.920	318.70	335.92	17.22	LT A	
	12/20/21	1.000	319.020	335.920	319.02	335.92	16.90	LT A	
	1/24/22	1.000	291.870	335.920	291.87	335.92	44.05	LT A	
	3/4/22	2.000	290.890	335.920	581.78	671.84	90.06	LT A	
	4/6/22	2.000	298.160	335.920	596.32	671.84	75.52	LT A	
	4/12/22	1.000	281.870	335.920	281.87	335.92	54.05	LT A	
	4/22/22	1.000	277.390	335.920	277.39	335.92	58.53	LT A	
	4/26/22	1.000	272.660	335.920	272.66	335.92	63.26	LT A	
	5/9/22	1.000	265.070	335.920	265.07	335.92	70.85	LT A	
	5/20/22	2.000	250.930	335.920	501.86	671.84	169.98	LT A	
	9/20/22	2.000	242.720	335.920	485.44	671.84	186.40	ST A	
	9/23/22	1.000	237.730	335.920	237.73	335.92	98.19	ST A	
	Total	24.000			6,878.21	8,062.08	899.28	LT	
							284.59	ST	
							65.00		0.81

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account 723-140755-222

Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	467.290	284.76	467.29	182.53	LT	A
	1/4/22	1.000	285.300	467.290	285.30	467.29	181.99	LT	A
	3/7/22	1.000	217.880	467.290	217.88	467.29	249.41	LT	A
	4/6/22	1.000	240.640	467.290	240.64	467.29	226.65	LT	A
	5/9/22	1.000	169.940	467.290	169.94	467.29	297.35	LT	A
Total		5.000			1 198.52	2 336.45	1 137.93	LT	
							1.00		0.04

Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities

Rating: Morgan Stanley: 2, Morningstar: 2, Asset Class: Equities

Rating: Morgan Stanley 3, Morningstar 3, Asset Class: Equities

Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account 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	237.730	222.20	237.73	15.53	LT A	2.00 0.84
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	79.53%				\$25,750.74	\$27,565.92	\$1,289.99 LT \$525.19 ST	\$183.00	0.66%

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.

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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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) <i>Next Dividend Payable 10/2023; Asset Class: Equities</i>	11/26/21	1.000	460.200	457.790	460.20	457.79	(2.41) LT A	7.00	1.53	
VANGUARD INFO TECH ETF (VGT) <i>Next Dividend Payable 10/2023; Asset Class: Equities</i>										
VANGUARD S&P 500 ETF (VOO) <i>Next Dividend Payable 10/2023; Asset Class: Equities</i>	11/26/21	1.000	422.970	420.680	422.97	420.68	(2.29) LT A			
	9/20/22	2.000	355.765	420.680	711.53	841.36	129.83 ST A			
	9/23/22	2.000	338.100	420.680	676.20	841.36	165.16 ST A			
	Total	5.000			1,810.70	2,103.40	(2.29) LT 294.99 ST	31.00	1.47	
<i>Next Dividend Payable 10/2023; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI) <i>Next Dividend Payable 09/2023; Asset Class: Equities</i>	11/26/21	1.000	236.020	228.350	236.02	228.35	(7.67) LT A	3.00	1.31	
EXCHANGE-TRADED & CLOSED-END FUNDS										
	13.81%				\$4,612.51	\$4,785.39	\$122.11) LT \$294.99 ST	\$61.00	1.28%	
TOTAL VALUE										
	100.00%				\$30,363.25	\$34,661.45	\$1,167.88 LT \$820.18 ST	\$244.00	0.70%	

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.

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	\$2,310.14	—	—	—	—	—
Stocks	—	\$27,565.92	—	—	—	—
ETFs & CEFs	—	4,785.39	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$2,310.14	\$32,351.31	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/5		Dividend	VANGUARD S&P 500 ETF				\$7.88
7/5		Dividend	VANGUARD INFO TECH ETF				0.68
7/5		Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			12.88
7/31		Dividend	SPDR S&P 500 ETF TRUST				1.64
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.02
NET CREDITS/(DEBITS)							\$23.10

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/5	Automatic Investment	BANK DEPOSIT PROGRAM	\$21.44
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	1.64
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02

NET ACTIVITY FOR PERIOD **\$23.10**

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 Information About Advisory Accounts

Please contact us if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Investment Advisory accounts, or to reasonably modify existing restrictions.

For a copy of the applicable ADV Brochure for Morgan Stanley Smith Barney LLC, or for any investment adviser with whom we contract to manage your investment advisory account, please visit www.morganstanley.com/ADV. These ADV Brochures contain important information about our advisory programs.

Online Availability of Client Relationship Summary and Other Disclosures

The Morgan Stanley Client Relationship Summary as well as other applicable regulatory disclosures are available at www.morganstanley.com/disclosures/account-disclosures. Please visit this website and review these documents carefully, as they provide important information.

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Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/23)	\$50,142.88
Ending Total Value (as of 7/31/23)	\$50,927.75
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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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

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
TOTAL BEGINNING VALUE	\$50,142.88	—
Credits	585.21	50,585.76
Debits	—	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$585.21	\$50,585.21
Change in Value	199.66	342.54
TOTAL ENDING VALUE	\$50,927.75	\$50,927.75

MARKET VALUE OVER TIME

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



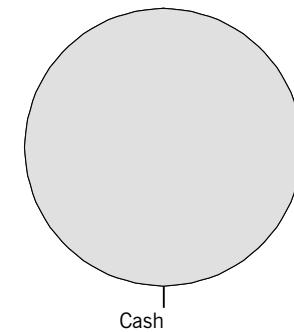
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$50,927.75	100.00
TOTAL VALUE	\$50,927.75	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/23)	This Period (as of 7/31/23)
Cash, BDP, MMFs	\$1.00	\$586.21
Savings and Time Deposits	50,141.88	50,341.54
Total Assets	\$50,142.88	\$50,927.75
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$50,142.88	\$50,927.75

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
Interest	\$199.66	\$342.54
Income And Distributions	\$199.66	\$342.54
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$199.66	\$342.54

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 (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
OPENING CASH, BDP, MMFs	\$1.00	—
Purchases	(199.66)	(50,342.54)
Sales and Redemptions	—	1.00
Income and Distributions	199.66	342.54
Total Investment Related Activity	—	\$(49,999.00)
Checks Deposited	—	10,000.00
Electronic Transfers-Credits	585.21	40,585.76
Total Cash Related Activity	\$585.21	\$50,585.76
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$586.21	\$586.21

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/23-7/31/23)	Realized This Year (1/1/23-7/31/23)	Unrealized Inception to Date (as of 7/31/23)
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

Investment Objectives (in order of priority): Income

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$586.21	—	—	0.010
CASH, BDP, AND MMFs	1.15%	\$586.21		Est Ann Income	—

Account Detail

Platinum CashPlus Account
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	\$50,341.54	\$2,517.00	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value			Est Ann Income	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Accrued Interest	Current Yield %
	100.00%	—	\$50,927.75	N/A	\$2,517.00	4.94%
SAVINGS AND TIME DEPOSITS	98.85%		\$50,341.54		\$2,517.00	

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	\$586.21	—	—	—	—	—
Savings and Time Deposits	50,341.54	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$50,927.75	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/18		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 202556220 FROM 723-XXX751			\$585.21
7/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 07/01-07/31) CUSIP: 99YA78EBO			199.66
7/31	7/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(199.66)
NET CREDITS/(DEBITS)							\$585.21

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/18	Automatic Investment	BANK DEPOSIT PROGRAM	\$585.21

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 Information About Advisory Accounts

Please contact us if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Investment Advisory accounts, or to reasonably modify existing restrictions.

For a copy of the applicable ADV Brochure for Morgan Stanley Smith Barney LLC, or for any investment adviser with whom we contract to manage your investment advisory account, please visit www.morganstanley.com/ADV. These ADV Brochures contain important information about our advisory programs.

Online Availability of Client Relationship Summary and Other Disclosures

The Morgan Stanley Client Relationship Summary as well as other applicable regulatory disclosures are available at www.morganstanley.com/disclosures/account-disclosures. Please visit this website and review these documents carefully, as they provide important information.

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Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/23) **\$83,693.09**
Ending Total Value (as of 7/31/23) **\$88,399.69**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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 (7/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvrd)	Change in Value	Ending Value (7/31/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		\$83,693	\$3,408	—	\$1,298	\$88,399	\$209 \$357	—	\$1,988	
Personal Accounts										
ARNAB GHOSH	723-140507-222	50,142	585	—	199	50,927	199 342	—	—	7 eDel
ARNAB GHOSH	723-140751-222	—	2,810	—	—	2,810	—	—	—	13
ARNAB GHOSH	723-140755-222	33,550	12	—	1,098	34,661	10 15	—	820 1,167	17 eDel
Total Personal Accounts		\$83,693	\$3,408	—	\$1,298	\$88,399	\$209 \$357	—	\$820 \$1,167	

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 (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
TOTAL BEGINNING VALUE	\$83,693.09	—
Credits	6,219.08	58,501.87
Debits	(2,810.50)	(2,811.05)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	\$3,408.58	\$86,955.85
Change in Value	1,298.02	1,443.84
TOTAL ENDING VALUE	\$88,399.69	\$88,399.69

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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$56,048.38	63.40
Equities	32,351.31	36.60
TOTAL VALUE	\$88,399.69	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.

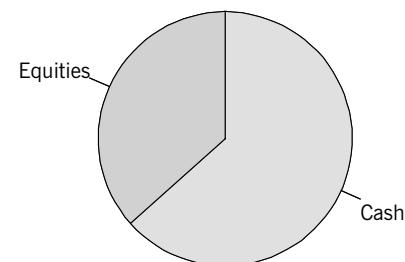
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

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.



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 6/30/23)	This Period (as of 7/31/23)
Cash, BDP, MMFs	\$2,288.04	\$5,706.84
Savings and Time Deposits	50,141.88	50,341.54
Stocks	26,640.36	27,565.92
ETFs & CEFs	4,622.81	4,785.39
Total Assets	\$83,693.09	\$88,399.69
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$83,693.09	\$88,399.69

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

CASH FLOW

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
OPENING CASH, BDP, MMFs	\$2,288.04	—
Purchases	(199.66)	(50,342.54)
Sales and Redemptions	—	1.00
Income and Distributions	209.88	357.56
Total Investment Related Activity	\$10.22	\$49,983.98
Checks Deposited	—	10,000.00
Electronic Transfers-Credits	6,219.08	48,501.87
Electronic Transfers-Debits	(585.21)	(585.21)
Total Cash Related Activity	\$5,633.87	\$57,916.66
Automated Payments	(2,225.29)	(2,225.84)
Total Card/Check Activity	\$(2,225.29)	\$(2,225.84)
CLOSING CASH, BDP, MMFs	\$5,706.84	\$5,706.84

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Account Summary

Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
TOTAL BEGINNING VALUE	\$50,142.88	—
Credits	585.21	50,585.76
Debits	—	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$585.21	\$50,585.21
Change in Value	199.66	342.54
TOTAL ENDING VALUE	\$50,927.75	\$50,927.75

MARKET VALUE OVER TIME

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



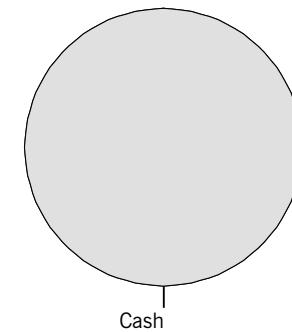
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$50,927.75	100.00
TOTAL VALUE	\$50,927.75	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/23)	This Period (as of 7/31/23)
Cash, BDP, MMFs	\$1.00	\$586.21
Savings and Time Deposits	50,141.88	50,341.54
Total Assets	\$50,142.88	\$50,927.75
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$50,142.88	\$50,927.75

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
Interest	\$199.66	\$342.54
Income And Distributions	\$199.66	\$342.54
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$199.66	\$342.54

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 (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
OPENING CASH, BDP, MMFs	\$1.00	—
Purchases	(199.66)	(50,342.54)
Sales and Redemptions	—	1.00
Income and Distributions	199.66	342.54
Total Investment Related Activity	—	\$(49,999.00)
Checks Deposited	—	10,000.00
Electronic Transfers-Credits	585.21	40,585.76
Total Cash Related Activity	\$585.21	\$50,585.76
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$586.21	\$586.21

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/23-7/31/23)	Realized This Year (1/1/23-7/31/23)	Unrealized Inception to Date (as of 7/31/23)
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

Investment Objectives (in order of priority): Income

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$586.21	—	—	0.010
CASH, BDP, AND MMFs	1.15%	\$586.21		Est Ann Income	—

Account Detail

Platinum CashPlus Account
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	\$50,341.54	\$2,517.00	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value			Est Ann Income	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Accrued Interest	Current Yield %
	100.00%	—	\$50,927.75	N/A	\$2,517.00	4.94%
SAVINGS AND TIME DEPOSITS	98.85%		\$50,341.54		\$2,517.00	

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	\$586.21	—	—	—	—	—
Savings and Time Deposits	50,341.54	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$50,927.75	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/18		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 202556220 FROM 723-XXX751			\$585.21
7/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 07/01-07/31) CUSIP: 99YA78EBO			199.66
7/31	7/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(199.66)
NET CREDITS/(DEBITS)							\$585.21

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/18	Automatic Investment	BANK DEPOSIT PROGRAM	\$585.21

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 Information About Advisory Accounts

Please contact us if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Investment Advisory accounts, or to reasonably modify existing restrictions.

For a copy of the applicable ADV Brochure for Morgan Stanley Smith Barney LLC, or for any investment adviser with whom we contract to manage your investment advisory account, please visit www.morganstanley.com/ADV. These ADV Brochures contain important information about our advisory programs.

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Account Summary

Platinum CashPlus Account
723-140751-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
TOTAL BEGINNING VALUE	—	—
Credits	5,620.99	5,620.99
Debits	(2,810.50)	(2,810.50)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$2,810.49	\$2,810.49
Change in Value	—	—
TOTAL ENDING VALUE	\$2,810.49	\$2,810.49

MARKET VALUE OVER TIME

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



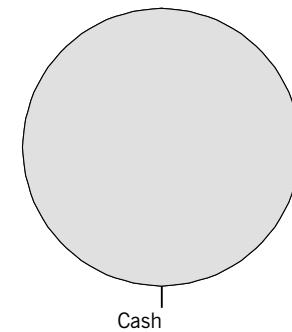
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$2,810.49	100.00
TOTAL VALUE	\$2,810.49	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
723-140751-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/23)	This Period (as of 7/31/23)
Cash, BDP, MMFs	—	\$2,810.49
Total Assets	—	\$2,810.49
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$2,810.49

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
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.

CASH FLOW

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
OPENING CASH, BDP, MMFs	—	—
Total Investment Related Activity	—	—
Electronic Transfers-Credits	5,620.99	5,620.99
Electronic Transfers-Debits	(585.21)	(585.21)
Total Cash Related Activity	\$5,035.78	\$5,035.78
Automated Payments	(2,225.29)	(2,225.29)
Total Card/Check Activity	(\$2,225.29)	(\$2,225.29)
CLOSING CASH, BDP, MMFs	\$2,810.49	\$2,810.49

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/23-7/31/23)	Realized This Year (1/1/23-7/31/23)	Unrealized Inception to Date (as of 7/31/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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 %
CASH	\$2,810.49			
	Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH, BDP, AND MMFs	\$2,810.49			
	Market Value	7-Day Current Yield %	Est Ann Income	APY %
	Market Value	7-Day Current Yield %	Est Ann Income	APY %
TOTAL VALUE	\$2,810.49	N/A		
	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest
	—	\$2,810.49		—
	Market Value	7-Day Current Yield %	Est Ann Income	APY %

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.

Account Detail		Platinum CashPlus Account 723-140751-222	ARNAB GHOSH
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$2,810.49	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$2,810.49	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/14		Funds Received	DIRECT DEP FUNDS RECV'D 474-M.S. SERVICE	PAYROLL			\$2,810.50
7/18		Automated Payment	AMEX EPAYMENT	RECIPIENT: ARNAB GHOSH			(2,225.29)
7/18		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 202556220 TO 723-XXX507			(585.21)
7/31		Funds Received	DIRECT DEP FUNDS RECV'D 474-M.S. SERVICE	PAYROLL			2,810.49
NET CREDITS/(DEBITS)							\$2,810.49

DEBIT CARD & CHECKING ACTIVITY

AUTOMATED PAYMENTS

Bill pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity Date	Date	Activity Type	Payee	Comments	Credits/(Debits)
7/18	7/18	Automated Payment	AMEX EPAYMENT	RECIPIENT: ARNAB GHOSH	\$(2,225.29)
TOTAL AUTOMATED PAYMENTS					\$(2,225.29)

MESSAGES

Senior Investor Helpline

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Account Summary

Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
TOTAL BEGINNING VALUE	\$33,550.21	—
Credits	12.88	2,295.12
Debits	—	—
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	\$12.88	\$33,560.15
Change in Value	1,098.36	1,101.30
TOTAL ENDING VALUE	\$34,661.45	\$34,661.45

MARKET VALUE OVER TIME

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



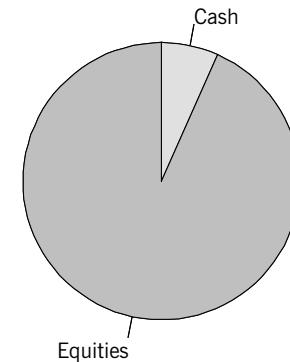
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$2,310.14	6.66
Equities	32,351.31	93.34
TOTAL VALUE	\$34,661.45	100.00%

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Account Summary

Active Assets Account
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/23)	This Period (as of 7/31/23)
Cash, BDP, MMFs	\$2,287.04	\$2,310.14
Stocks	26,640.36	27,565.92
ETFs & CEFs	4,622.81	4,785.39
Total Assets	\$33,550.21	\$34,661.45
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$33,550.21	\$34,661.45

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
Other Dividends	\$10.20	\$14.99
Interest	0.02	0.03
Income And Distributions	\$10.22	\$15.02
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$10.22	\$15.02

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 (7/1/23-7/31/23)	This Year (1/1/23-7/31/23)
OPENING CASH, BDP, MMFs	\$2,287.04	—
Income and Distributions	10.22	15.02
Total Investment Related Activity	\$10.22	\$15.02
Electronic Transfers-Credits	12.88	2,295.12
Total Cash Related Activity	\$12.88	\$2,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$2,310.14	\$2,310.14

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/23-7/31/23)	Realized This Year (1/1/23-7/31/23)	Unrealized Inception to Date (as of 7/31/23)
Short-Term Gain	—	—	\$827.16
Short-Term (Loss)	—	—	(6.98)
Total Short-Term	—	—	\$820.18
Long-Term Gain	—	—	2,713.29
Long-Term (Loss)	—	—	(1,545.41)
Total Long-Term	—	—	\$1,167.88
TOTAL GAIN/(LOSS)	—	—	\$1,988.06

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Account Detail

Active Assets Account
723-140755-222

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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Description	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$2,310.14	—	—	0.010
CASH, BDP, AND MMFs	6.66%	\$2,310.14		Est Ann Income	—

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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$546.170	\$651.52	\$546.17	\$(105.35) LT A		
	12/16/21	1.000	561.120	546.170	561.12	546.17	(14.95) LT A		
	Total	2.000			1,212.64	1,092.34	(120.30) LT	—	—

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	114.400	295.11	228.80	(66.31) LT A		
	12/3/21	1.000	144.450	114.400	144.45	114.40	(30.05) LT A		
	12/6/21	2.000	137.100	114.400	274.20	228.80	(45.40) LT A		
	12/9/21	1.000	138.000	114.400	138.00	114.40	(23.60) LT A		
	1/4/22	1.000	141.350	114.400	141.35	114.40	(26.95) LT A		
	4/12/22	2.000	95.280	114.400	190.56	228.80	38.24 LT A		
	4/26/22	2.000	86.040	114.400	172.08	228.80	56.72 LT A		
	Total	11.000			1,355.75	1,258.40	(97.35) LT	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	133.680	494.30	534.72	40.42 ST A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	196.450	149.79	196.45	46.66 LT A		
	10/4/21	1.000	138.430	196.450	138.43	196.45	58.02 LT A		
	Total	2.000			288.22	392.90	104.68 LT	2.00	0.51
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRKB)									
	3/29/22	2.000	354.380	351.960	708.76	703.92	(4.84) LT A		
	4/4/22	2.000	344.800	351.960	689.60	703.92	14.32 LT A		
	4/6/22	1.000	345.700	351.960	345.70	351.96	6.26 LT A		
	4/18/22	1.000	345.130	351.960	345.13	351.96	6.83 LT A		
	5/2/22	1.000	319.540	351.960	319.54	351.96	32.42 LT A		
	Total	7.000			2,408.73	2,463.72	54.99 LT	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	238.850	194.61	238.85	44.24 LT A	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	333.840	334.83	333.84	(0.99) LT A		
	3/24/22	1.000	315.730	333.840	315.73	333.84	18.11 LT A		
	4/22/22	1.000	303.760	333.840	303.76	333.84	30.08 LT A		
	9/16/22	1.000	275.690	333.840	275.69	333.84	58.15 ST A		
	9/20/22	1.000	272.590	333.840	272.59	333.84	61.25 ST A		
	Total	5.000			1,502.60	1,669.20	47.20 LT 119.40 ST	42.00	2.52
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)									
	3/24/22	1.000	219.140	234.270	219.14	234.27	15.13 LT A		
	4/22/22	1.000	199.670	234.270	199.67	234.27	34.60 LT A		
	9/16/22	1.000	191.510	234.270	191.51	234.27	42.76 ST A		

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account
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	189.270	234.270	189.27	234.27	45.00	ST A	
	Total	4.000			799.59	937.08	49.73	LT	18.00 1.92
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/09/23; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	394.280	338.27	394.28	56.01	LT A	2.00 0.51
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/09/23; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	318.600	353.35	318.60	(34.75)	LT A	
	9/20/21	1.000	355.810	318.600	355.81	318.60	(37.21)	LT A	
	9/28/21	1.000	339.820	318.600	339.82	318.60	(21.22)	LT A	
	9/28/21	1.000	341.980	318.600	341.98	318.60	(23.38)	LT A	
	10/4/21	1.000	323.670	318.600	323.67	318.60	(5.07)	LT A	
	10/22/21	2.000	323.010	318.600	646.02	637.20	(8.82)	LT A	
	10/26/21	2.000	311.685	318.600	623.37	637.20	13.83	LT A	
	Total	9.000			2,984.02	2,867.40	(116.62)	LT	— —
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	335.920	596.74	671.84	75.10	LT A	
	9/28/21	1.000	284.770	335.920	284.77	335.92	51.15	LT A	
	9/29/21	1.000	284.790	335.920	284.79	335.92	51.13	LT A	
	10/4/21	1.000	280.790	335.920	280.79	335.92	55.13	LT A	
	11/23/21	2.000	334.960	335.920	669.92	671.84	1.92	LT A	
	11/26/21	1.000	331.490	335.920	331.49	335.92	4.43	LT A	
	12/3/21	1.000	318.700	335.920	318.70	335.92	17.22	LT A	
	12/20/21	1.000	319.020	335.920	319.02	335.92	16.90	LT A	
	1/24/22	1.000	291.870	335.920	291.87	335.92	44.05	LT A	
	3/4/22	2.000	290.890	335.920	581.78	671.84	90.06	LT A	
	4/6/22	2.000	298.160	335.920	596.32	671.84	75.52	LT A	
	4/12/22	1.000	281.870	335.920	281.87	335.92	54.05	LT A	
	4/22/22	1.000	277.390	335.920	277.39	335.92	58.53	LT A	
	4/26/22	1.000	272.660	335.920	272.66	335.92	63.26	LT A	
	5/9/22	1.000	265.070	335.920	265.07	335.92	70.85	LT A	
	5/20/22	2.000	250.930	335.920	501.86	671.84	169.98	LT A	
	9/20/22	2.000	242.720	335.920	485.44	671.84	186.40	ST A	
	9/23/22	1.000	237.730	335.920	237.73	335.92	98.19	ST A	
	Total	24.000			6,878.21	8,062.08	899.28	LT	
							284.59	ST	
							65.00		0.81

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

Account Detail

Active Assets Account
723-140755-222

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	50.490	184.14	151.47	(32.67) LT A		
	9/20/21	3.000	63.223	50.490	189.67	151.47	(38.20) LT A		
	9/28/21	3.000	63.693	50.490	191.08	151.47	(39.61) LT A		
	10/4/21	3.000	63.257	50.490	189.77	151.47	(38.30) LT A		
	10/20/21	6.000	66.867	50.490	401.20	302.94	(98.26) LT A		
	11/23/21	3.000	68.773	50.490	206.32	151.47	(54.85) LT A		
	11/26/21	3.000	68.663	50.490	205.99	151.47	(54.52) LT A		
	12/3/21	3.000	66.110	50.490	198.33	151.47	(46.86) LT A		
	12/7/21	3.000	67.110	50.490	201.33	151.47	(49.86) LT A		
	1/3/22	6.000	67.713	50.490	406.28	302.94	(103.34) LT A		
	1/4/22	3.000	65.853	50.490	197.56	151.47	(46.09) LT A		
	1/24/22	3.000	58.127	50.490	174.38	151.47	(22.91) LT A		
	3/4/22	3.000	56.840	50.490	170.52	151.47	(19.05) LT A		
	4/18/22	3.000	59.130	50.490	177.39	151.47	(25.92) LT A		
	4/22/22	3.000	55.957	50.490	167.87	151.47	(16.40) LT A		
	5/2/22	3.000	52.233	50.490	156.70	151.47	(5.23) LT A		
	5/10/22	3.000	48.713	50.490	146.14	151.47	5.33 LT A		
	10/3/22	1.000	57.470	50.490	57.47	50.49	(6.98) ST A		
	Total	58.000			3,622.14	2,928.42	(686.74) LT (6.98) ST	51.00	1.74

Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	467.290	284.76	467.29	182.53 LT A		
	1/4/22	1.000	285.300	467.290	285.30	467.29	181.99 LT A		
	3/7/22	1.000	217.880	467.290	217.88	467.29	249.41 LT A		
	4/6/22	1.000	240.640	467.290	240.64	467.29	226.65 LT A		
	5/9/22	1.000	169.940	467.290	169.94	467.29	297.35 LT A		
	Total	5.000			1,198.52	2,336.45	1,137.93 LT	1.00	0.04

Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities

SALESFORCE INC (CRM)	9/13/21	2.000	253.160	225.010	506.32	450.02	(56.30) LT A		
	11/23/21	1.000	289.830	225.010	289.83	225.01	(64.82) LT A		
	11/30/21	1.000	288.380	225.010	288.38	225.01	(63.37) LT A		
	12/3/21	2.000	256.390	225.010	512.78	450.02	(62.76) LT A		
	Total	6.000			1,597.31	1,350.06	(247.25) LT	—	—

Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

TESLA INC (TSLA)	5/20/22	3.000	217.877	267.430	653.63	802.29	148.66 LT A	—	—
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Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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Account Detail

Active Assets Account
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	237.730	222.20	237.73	15.53	LT A	2.00 0.84
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	79.53%				\$25,750.74	\$27,565.92	\$1,289.99 LT \$525.19 ST	\$183.00	0.66%

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.

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2023

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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) <i>Next Dividend Payable 10/2023; Asset Class: Equities</i>	11/26/21	1.000	460.200	457.790	460.20	457.79	(2.41) LT A	7.00	1.53	
VANGUARD INFO TECH ETF (VGT) <i>Next Dividend Payable 10/2023; Asset Class: Equities</i>										
VANGUARD S&P 500 ETF (VOO) <i>Next Dividend Payable 10/2023; Asset Class: Equities</i>	11/26/21	1.000	422.970	420.680	422.97	420.68	(2.29) LT A			
	9/20/22	2.000	355.765	420.680	711.53	841.36	129.83 ST A			
	9/23/22	2.000	338.100	420.680	676.20	841.36	165.16 ST A			
	Total	5.000			1,810.70	2,103.40	(2.29) LT 294.99 ST	31.00	1.47	
<i>Next Dividend Payable 10/2023; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI) <i>Next Dividend Payable 09/2023; Asset Class: Equities</i>	11/26/21	1.000	236.020	228.350	236.02	228.35	(7.67) LT A	3.00	1.31	
EXCHANGE-TRADED & CLOSED-END FUNDS										
	13.81%				\$4,612.51	\$4,785.39	\$122.11) LT \$294.99 ST	\$61.00	1.28%	
TOTAL VALUE										
	100.00%				\$30,363.25	\$34,661.45	\$1,167.88 LT \$820.18 ST	\$244.00	0.70%	

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.

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	\$2,310.14	—	—	—	—	—
Stocks	—	\$27,565.92	—	—	—	—
ETFs & CEFs	—	4,785.39	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$2,310.14	\$32,351.31	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/5		Dividend	VANGUARD S&P 500 ETF				\$7.88
7/5		Dividend	VANGUARD INFO TECH ETF				0.68
7/5		Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			12.88
7/31		Dividend	SPDR S&P 500 ETF TRUST				1.64
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.02
NET CREDITS/(DEBITS)							\$23.10

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/5	Automatic Investment	BANK DEPOSIT PROGRAM	\$21.44
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	1.64
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02

NET ACTIVITY FOR PERIOD

\$23.10

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 Information About Advisory Accounts

Please contact us if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Investment Advisory accounts, or to reasonably modify existing restrictions.

For a copy of the applicable ADV Brochure for Morgan Stanley Smith Barney LLC, or for any investment adviser with whom we contract to manage your investment advisory account, please visit www.morganstanley.com/ADV. These ADV Brochures contain important information about our advisory programs.

Online Availability of Client Relationship Summary and Other Disclosures

The Morgan Stanley Client Relationship Summary as well as other applicable regulatory disclosures are available at www.morganstanley.com/disclosures/account-disclosures. Please visit this website and review these documents carefully, as they provide important information.

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Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/23)	—
Ending Total Value (as of 6/30/23)	\$33,550.21
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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

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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.

MORNİNGSTAR, 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

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

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	2,282.24	2,282.24
Debits	—	—
Security Transfers	31,265.03	31,265.03
Net Credits/Debits/Transfers	\$33,547.27	\$33,547.27
Change in Value	2.94	2.94
TOTAL ENDING VALUE	\$33,550.21	\$33,550.21

MARKET VALUE OVER TIME

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



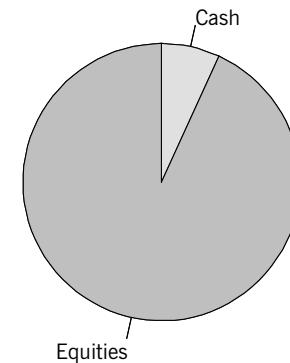
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$2,287.04	6.82
Equities	31,263.17	93.18
TOTAL VALUE	\$33,550.21	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
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/23)	This Period (as of 6/30/23)
Cash, BDP, MMFs	—	\$2,287.04
Stocks	—	26,640.36
ETFs & CEFs	—	4,622.81
Total Assets	—	\$33,550.21
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$33,550.21

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
Other Dividends	\$4.79	\$4.79
Interest	0.01	0.01
Income And Distributions	\$4.80	\$4.80
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$4.80	\$4.80

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 (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
OPENING CASH, BDP, MMFs	—	—
Income and Distributions	4.80	4.80
Total Investment Related Activity	\$4.80	\$4.80
Electronic Transfers-Credits	2,282.24	2,282.24
Total Cash Related Activity	\$2,282.24	\$2,282.24
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$2,287.04	\$2,287.04

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/23-6/30/23)	Realized This Year (1/1/23-6/30/23)	Unrealized Inception to Date (as of 6/30/23)
Short-Term Gain	—	—	\$710.60
Short-Term (Loss)	—	—	(7.62)
Total Short-Term	—	—	\$702.98
Long-Term Gain	—	—	2,397.13
Long-Term (Loss)	—	—	(2,200.19)
Total Long-Term	—	—	\$196.94
TOTAL GAIN/(LOSS)	—	—	\$899.92

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
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Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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 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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$2,287.04	—	—	0.010
CASH, BDP, AND MMFs	6.82%	\$2,287.04		Est Ann Income	—

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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$488.990	\$651.52	\$488.99	\$(-162.53) LT A		
	12/16/21	1.000	561.120	488.990	561.12	488.99	(72.13) LT A		
	Total	2.000			1,212.64	977.98	(234.66) LT	—	—

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 2; Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	113.910	295.11	227.82	(67.29) LT A		
	12/3/21	1.000	144.450	113.910	144.45	113.91	(30.54) LT A		
	12/6/21	2.000	137.100	113.910	274.20	227.82	(46.38) LT A		
	12/9/21	1.000	138.000	113.910	138.00	113.91	(24.09) LT A		
	1/4/22	1.000	141.350	113.910	141.35	113.91	(27.44) LT A		
	4/12/22	2.000	95.280	113.910	190.56	227.82	37.26 LT A		
	4/26/22	2.000	86.040	113.910	172.08	227.82	55.74 LT A		
	Total	11.000			1,355.75	1,253.01	(102.74) LT	—	—
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	130.360	494.30	521.44	27.14 ST A	—	—
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	193.970	149.79	193.97	44.18 LT A		
	10/4/21	1.000	138.430	193.970	138.43	193.97	55.54 LT A		
	Total	2.000			288.22	387.94	99.72 LT	2.00	0.52
<i>Rating: Morgan Stanley: 1; Morningstar: 3; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRKB)									
	3/29/22	2.000	354.380	341.000	708.76	682.00	(26.76) LT A		
	4/4/22	2.000	344.800	341.000	689.60	682.00	(7.60) LT A		
	4/6/22	1.000	345.700	341.000	345.70	341.00	(4.70) LT A		
	4/18/22	1.000	345.130	341.000	345.13	341.00	(4.13) LT A		
	5/2/22	1.000	319.540	341.000	319.54	341.00	21.46 LT A		
	Total	7.000			2,408.73	2,387.00	(21.73) LT	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	211.160	194.61	211.16	16.55 LT A	—	—
<i>Rating: Morgan Stanley: 2; Morningstar: 2; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	310.640	334.83	310.64	(24.19) LT A		
	3/24/22	1.000	315.730	310.640	315.73	310.64	(5.09) LT A		
	4/22/22	1.000	303.760	310.640	303.76	310.64	6.88 LT A		
	9/16/22	1.000	275.690	310.640	275.69	310.64	34.95 ST A		
	9/20/22	1.000	272.590	310.640	272.59	310.64	38.05 ST A		
	Total	5.000			1,502.60	1,553.20	(22.40) LT 73.00 ST	42.00	2.70
<i>Rating: Morgan Stanley: 1; Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)									
	3/24/22	1.000	219.140	225.700	219.14	225.70	6.56 LT A		
	4/22/22	1.000	199.670	225.700	199.67	225.70	26.03 LT A		
	9/16/22	1.000	191.510	225.700	191.51	225.70	34.19 ST A		

Morgan Stanley

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Account Detail

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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	225.700	189.27	225.70	36.43	ST A	
	Total	4.000			799.59	902.80	32.59	LT	
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	393.300	338.27	393.30	55.03	LT A	2.00 0.51
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	286.980	353.35	286.98	(66.37)	LT A	
	9/20/21	1.000	355.810	286.980	355.81	286.98	(68.83)	LT A	
	9/28/21	1.000	339.820	286.980	339.82	286.98	(52.84)	LT A	
	9/28/21	1.000	341.980	286.980	341.98	286.98	(55.00)	LT A	
	10/4/21	1.000	323.670	286.980	323.67	286.98	(36.69)	LT A	
	10/22/21	2.000	323.010	286.980	646.02	573.96	(72.06)	LT A	
	10/26/21	2.000	311.685	286.980	623.37	573.96	(49.41)	LT A	
	Total	9.000			2,984.02	2,582.82	(401.20)	LT	— —
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	340.540	596.74	681.08	84.34	LT A	
	9/28/21	1.000	284.770	340.540	284.77	340.54	55.77	LT A	
	9/29/21	1.000	284.790	340.540	284.79	340.54	55.75	LT A	
	10/4/21	1.000	280.790	340.540	280.79	340.54	59.75	LT A	
	11/23/21	2.000	334.960	340.540	669.92	681.08	11.16	LT A	
	11/26/21	1.000	331.490	340.540	331.49	340.54	9.05	LT A	
	12/3/21	1.000	318.700	340.540	318.70	340.54	21.84	LT A	
	12/20/21	1.000	319.020	340.540	319.02	340.54	21.52	LT A	
	1/24/22	1.000	291.870	340.540	291.87	340.54	48.67	LT A	
	3/4/22	2.000	290.890	340.540	581.78	681.08	99.30	LT A	
	4/6/22	2.000	298.160	340.540	596.32	681.08	84.76	LT A	
	4/12/22	1.000	281.870	340.540	281.87	340.54	58.67	LT A	
	4/22/22	1.000	277.390	340.540	277.39	340.54	63.15	LT A	
	4/26/22	1.000	272.660	340.540	272.66	340.54	67.88	LT A	
	5/9/22	1.000	265.070	340.540	265.07	340.54	75.47	LT A	
	5/20/22	2.000	250.930	340.540	501.86	681.08	179.22	LT A	
	9/20/22	2.000	242.720	340.540	485.44	681.08	195.64	ST A	
	9/23/22	1.000	237.730	340.540	237.73	340.54	102.81	ST A	
	Total	24.000			6,878.21	8,172.96	996.30	LT	
							298.45	ST	65.00 0.80

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

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Account Detail

Active Assets Account
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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	49.850	184.14	149.55	(34.59) LT A		
	9/20/21	3.000	63.223	49.850	189.67	149.55	(40.12) LT A		
	9/28/21	3.000	63.693	49.850	191.08	149.55	(41.53) LT A		
	10/4/21	3.000	63.257	49.850	189.77	149.55	(40.22) LT A		
	10/20/21	6.000	66.867	49.850	401.20	299.10	(102.10) LT A		
	11/23/21	3.000	68.773	49.850	206.32	149.55	(56.77) LT A		
	11/26/21	3.000	68.663	49.850	205.99	149.55	(56.44) LT A		
	12/3/21	3.000	66.110	49.850	198.33	149.55	(48.78) LT A		
	12/7/21	3.000	67.110	49.850	201.33	149.55	(51.78) LT A		
	1/3/22	6.000	67.713	49.850	406.28	299.10	(107.18) LT A		
	1/4/22	3.000	65.853	49.850	197.56	149.55	(48.01) LT A		
	1/24/22	3.000	58.127	49.850	174.38	149.55	(24.83) LT A		
	3/4/22	3.000	56.840	49.850	170.52	149.55	(20.97) LT A		
	4/18/22	3.000	59.130	49.850	177.39	149.55	(27.84) LT A		
	4/22/22	3.000	55.957	49.850	167.87	149.55	(18.32) LT A		
	5/2/22	3.000	52.233	49.850	156.70	149.55	(7.15) LT A		
	5/10/22	3.000	48.713	49.850	146.14	149.55	3.41 LT A		
	10/3/22	1.000	57.470	49.850	57.47	49.85	(7.62) ST A		
Total		58.000			3,622.14	2,891.30	(723.22) LT (7.62) ST		
								51.00	1.76

Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	423.020	284.76	423.02	138.26	LT	A
	1/4/22	1.000	285.300	423.020	285.30	423.02	137.72	LT	A
	3/7/22	1.000	217.880	423.020	217.88	423.02	205.14	LT	A
	4/6/22	1.000	240.640	423.020	240.64	423.02	182.38	LT	A
	5/9/22	1.000	169.940	423.020	169.94	423.02	253.08	LT	A
Total		5.000			1 198.52	2 115.10	916.58	LT	
							1.00		0.05

Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities

SALESFORCE INC (CRM)	9/13/21	2.000	253.160	211.260	506.32	422.52	(83.80) LT A		
	11/23/21	1.000	289.830	211.260	289.83	211.26	(78.57) LT A		
	11/30/21	1.000	288.380	211.260	288.38	211.26	(77.12) LT A		
	12/3/21	2.000	256.390	211.260	512.78	422.52	(90.26) LT A		
Total		6.000			1,597.31	1,267.56	(329.75) LT	—	—

TESLA INC (TSLA)

Rating: **Market Stanley 2, Marginator 2, Asset Class: Equities**

Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

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Active Assets Account 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	237.480	222.20	237.48	15.28	LT A	2.00 0.84
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
STOCKS		Percentage of Holdings			Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
		79.40%			\$25,750.74	\$26,640.36	\$428.03	LT \$461.59	ST \$183.00 0.69%

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.

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Account Detail

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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) <i>Next Dividend Payable 07/31/23; Asset Class: Equities</i>	11/26/21	1.000	460.200	443.280	460.20	443.28	(16.92) LT A	7.00	1.58
<hr/>									
VANGUARD INFO TECH ETF (VGT) <i>Next Dividend Payable 07/05/23; Asset Class: Equities</i>	11/26/21	1.000	444.370	442.160	444.37	442.16	(2.21) LT A	3.00	0.68
<hr/>									
VANGUARD S&P 500 ETF (VOO) <i>Next Dividend Payable 07/05/23; Asset Class: Equities</i>	11/26/21	1.000	422.970	407.280	422.97	407.28	(15.69) LT A		
	9/20/22	2.000	355.765	407.280	711.53	814.56	103.03 ST A		
	9/23/22	2.000	338.100	407.280	676.20	814.56	138.36 ST A		
	Total	5.000			1,810.70	2,036.40	(15.69) LT 241.39 ST	31.00	1.52
<hr/>									
VANGUARD TTL STK MKT ETF (VTI) <i>Next Dividend Payable 09/2023; Asset Class: Equities</i>	11/26/21	1.000	236.020	220.280	236.02	220.28	(15.74) LT A	3.00	1.36
<hr/>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	13.78%				\$4,612.51	\$4,622.81	\$231.09 LT \$241.39 ST	\$61.00	1.32%
<hr/>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				\$30,363.25	\$33,550.21	\$196.94 LT \$702.98 ST	\$244.00	0.73%
<hr/>									

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	\$2,287.04	—	—	—	—	—
Stocks	—	\$26,640.36	—	—	—	—
ETFs & CEFs	—	4,622.81	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$2,287.04	\$31,263.17	—	—	—	—

Account Detail

Active Assets Account
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ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
	6/20	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			\$2,273.87
	6/22	Dividend	FIDELITY MSCI INFO TECH				0.66
	6/26	Dividend	SCHWAB US BROAD MARKET ETF				1.48
	6/26	Dividend	SCHWAB US LARGE-CAP ETF				0.76
	6/26	Dividend	SCHWAB US DVD EQUITY ETF				0.66
	6/26	Dividend	SCWAB U.S. LARGE-CAP VALUE				0.40
	6/28	Dividend	VANGUARD TTL STK MKT ETF				0.83
	6/28	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			8.37
	6/30	Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/20-06/30)			0.01
NET CREDITS/(DEBITS)							\$2,287.04

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	6/20	Automatic Investment	BANK DEPOSIT PROGRAM	\$2,273.87
	6/22	Automatic Investment	BANK DEPOSIT PROGRAM	0.66
	6/26	Automatic Investment	BANK DEPOSIT PROGRAM	3.30
	6/28	Automatic Investment	BANK DEPOSIT PROGRAM	9.20
	6/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD				\$2,287.04

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

SECURITY TRANSFERS

Activity	Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
	6/20	Transfer into Account	ADOBE INC	FROM E*TRADE SECURITIES LLC	2.000		\$971.72
	6/20	Transfer into Account	ADVANCED MICRO DEVICES	FROM E*TRADE SECURITIES LLC	11.000		1,308.23
	6/20	Transfer into Account	AMAZON COM INC	FROM E*TRADE SECURITIES LLC	4.000		503.12
	6/20	Transfer into Account	APPLE INC	FROM E*TRADE SECURITIES LLC	2.000		370.02
	6/20	Transfer into Account	BERKSHIRE HATHAWAY CL-B NEW	FROM E*TRADE SECURITIES LLC	7.000		2,370.69
	6/20	Transfer into Account	BOEING CO	FROM E*TRADE SECURITIES LLC	1.000		212.37
	6/20	Transfer into Account	FIDELITY MSCI INFO TECH	FROM E*TRADE SECURITIES LLC	3.000		387.03
	6/20	Transfer into Account	FIRST TRUST DJ INTERNET IDX	FROM E*TRADE SECURITIES LLC	2.000		324.88
	6/20	Transfer into Account	HOME DEPOT INC	FROM E*TRADE SECURITIES LLC	5.000		1,507.05
	6/20	Transfer into Account	LOWES COMPANIES INC	FROM E*TRADE SECURITIES LLC	4.000		861.84
	6/20	Transfer into Account	MASTERCARD INC CL A	FROM E*TRADE SECURITIES LLC	1.000		374.62
	6/20	Transfer into Account	META PLATFORMS INC CL A	FROM E*TRADE SECURITIES LLC	9.000		2,558.97
	6/20	Transfer into Account	MICROSOFT CORP	FROM E*TRADE SECURITIES LLC	24.000		8,113.20

Account Detail

Active Assets Account
723-140755-222

SECURITY TRANSFERS (CONTINUED)

Activity	Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
	6/20	Transfer into Account	NASDAQ INC COM	FROM E*TRADE SECURITIES LLC	58.000		2,993.96
	6/20	Transfer into Account	NVIDIA CORPORATION	FROM E*TRADE SECURITIES LLC	5.000		2,190.40
	6/20	Transfer into Account	SALESFORCE INC	FROM E*TRADE SECURITIES LLC	6.000		1,301.82
	6/20	Transfer into Account	SCHWAB US BROAD MARKET ETF	FROM E*TRADE SECURITIES LLC	8.000		409.36
	6/20	Transfer into Account	SCHWAB US DVD EQUITY ETF	FROM E*TRADE SECURITIES LLC	1.000		72.64
	6/20	Transfer into Account	SCHWAB US LARGE-CAP ETF	FROM E*TRADE SECURITIES LLC	4.000		207.48
	6/20	Transfer into Account	SCWAB U.S. LARGE-CAP VALUE	FROM E*TRADE SECURITIES LLC	1.000		66.55
	6/20	Transfer into Account	SPDR S&P 500 ETF TRUST	FROM E*TRADE SECURITIES LLC	1.000		437.18
	6/20	Transfer into Account	TESLA INC	FROM E*TRADE SECURITIES LLC	3.000		823.35
	6/20	Transfer into Account	VANGUARD INFO TECH ETF	FROM E*TRADE SECURITIES LLC	1.000		437.00
	6/20	Transfer into Account	VANGUARD S&P 500 ETF	FROM E*TRADE SECURITIES LLC	5.000		2,016.90
	6/20	Transfer into Account	VANGUARD TTL STK MKT ETF	FROM E*TRADE SECURITIES LLC	1.000		218.18
	6/20	Transfer into Account	VISA INC CL A	FROM E*TRADE SECURITIES LLC	1.000		226.47
TOTAL SECURITY TRANSFERS							\$31,265.03

MESSAGES

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 safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. *Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.* Example of scams to be aware of:

Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams. If you have any questions regarding these scams, please immediately contact us.

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.

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
723-140755-222 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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

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Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/23)	—
Ending Total Value (as of 6/30/23)	\$83,693.09
<i>Includes Accrued Interest</i>	
<i>Excludes Bank Loan Balances (See detail on Overview page)</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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PURCHASE, NY 10577
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#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.

MORNİNGSTAR, 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

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 (6/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvrd)	Change in Value	Ending Value (6/30/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS	—	\$52,282	\$31,265	\$145	\$83,693	\$147 \$147	—	\$899	
Personal Accounts									
ARNAB GHOSH	723-140507-222	—	50,000	—	142	50,142	142 142	— —	9 eDel
ARNAB GHOSH	723-140755-222	—	2,282	31,265	2	33,550	4 4	— —	702 15 eDel 196
Total Personal Accounts	—	\$52,282	\$31,265	\$145	\$83,693	\$147 \$147	—	\$702 \$196	

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 (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	52,282.79	52,282.79
Debits	(0.55)	(0.55)
Security Transfers	31,265.03	31,265.03
Net Credits/Debits/Transfers	\$83,547.27	\$83,547.27
Change in Value	145.82	145.82
TOTAL ENDING VALUE	\$83,693.09	\$83,693.09

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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$52,429.92	62.65
Equities	31,263.17	37.35
TOTAL VALUE	\$83,693.09	100.00%

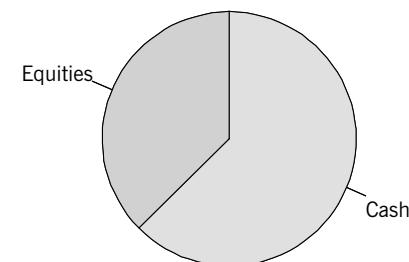
FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX)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

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.



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 5/31/23)	This Period (as of 6/30/23)
Cash, BDP, MMFs	—	\$2,288.04
Savings and Time Deposits	—	50,141.88
Stocks	—	26,640.36
ETFs & CEFs	—	4,622.81
Total Assets	—	\$83,693.09
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$83,693.09

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

CASH FLOW

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
OPENING CASH, BDP, MMFs	—	—
Purchases	(50,142.88)	(50,142.88)
Sales and Redemptions	1.00	1.00
Income and Distributions	147.68	147.68
Total Investment Related Activity	\$49,994.20)	\$49,994.20)
Checks Deposited	10,000.00	10,000.00
Electronic Transfers-Credits	42,282.79	42,282.79
Total Cash Related Activity	\$52,282.79	\$52,282.79
Automated Payments	(0.55)	(0.55)
Total Card/Check Activity	\$(0.55)	\$(0.55)
CLOSING CASH, BDP, MMFs	\$2,288.04	\$2,288.04

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Account Summary

Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	50,000.55	50,000.55
Debits	(0.55)	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$50,000.00	\$50,000.00
Change in Value	142.88	142.88
TOTAL ENDING VALUE	\$50,142.88	\$50,142.88

MARKET VALUE OVER TIME

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



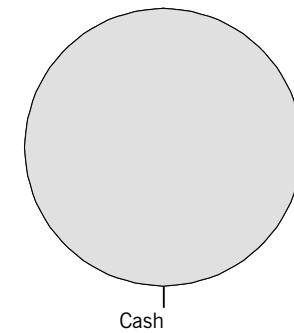
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$50,142.88	100.00
TOTAL VALUE	\$50,142.88	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/23)	This Period (as of 6/30/23)
Cash, BDP, MMFs	—	\$1.00
Savings and Time Deposits	—	50,141.88
Total Assets	—	\$50,142.88
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$50,142.88

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
Interest	\$142.88	\$142.88
Income And Distributions	\$142.88	\$142.88
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$142.88	\$142.88

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 (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
OPENING CASH, BDP, MMFs	—	—
Purchases	(50,142.88)	(50,142.88)
Sales and Redemptions	1.00	1.00
Income and Distributions	142.88	142.88
Total Investment Related Activity	\$(49,999.00)	\$(49,999.00)
Checks Deposited	10,000.00	10,000.00
Electronic Transfers-Credits	40,000.55	40,000.55
Total Cash Related Activity	\$50,000.55	\$50,000.55
Automated Payments	(0.55)	(0.55)
Total Card/Check Activity	\$(0.55)	\$(0.55)
CLOSING CASH, BDP, MMFs	\$1.00	\$1.00

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/23-6/30/23)	Realized This Year (1/1/23-6/30/23)	Unrealized Inception to Date (as of 6/30/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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 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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1.00	—	—	0.010
CASH, BDP, AND MMFs	0.00%	\$1.00		Est Ann Income	—

Account Detail

Platinum CashPlus Account
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	\$50,141.88	\$2,382.00	4.75
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	100.00%	\$50,141.88	\$2,382.00	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$50,142.88	N/A
				—
				—

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	\$1.00	—	—	—	—	—
Savings and Time Deposits	50,141.88	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$50,142.88	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/7		Mobile Deposit	FUNDS RECEIVED	CONFIRM#3200006764548			\$10,000.00
6/8		Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 200207969			40,000.00
6/8	6/8	Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(50,000.00)
6/12	6/12	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				1.00
6/12		Funds Received	DIRECT DEP FUNDS RECDV	ACCTVERIFY			0.50
6/12		Funds Received	JPMorgan Chase				0.05
6/12		Funds Received	DIRECT DEP FUNDS RECDV	ACCTVERIFY			0.05
6/12		Automated Payment	JPMorgan Chase	AUTOMATIC BILL PAYMENT			(0.55)
6/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 06/08-06/30) CUSIP: 99YA78EBO			142.88
6/30	6/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(142.88)
NET CREDITS/(DEBITS)							\$1.00

DEBIT CARD & CHECKING ACTIVITY

AUTOMATED PAYMENTS

Bill pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity

Date	Date	Activity Type	Payee	Credits/(Debits)
6/12	6/12	Automated Payment	JPMorgan Chase	\$(0.55)
TOTAL AUTOMATED PAYMENTS				\$(0.55)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity

Date	Activity Type	Description	Credits/(Debits)
6/7	Automatic Investment	BANK DEPOSIT PROGRAM	\$10,000.00
6/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,000.00)
6/12	Automatic Investment	BANK DEPOSIT PROGRAM	1.00
NET ACTIVITY FOR PERIOD			\$1.00

MESSAGES

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
723-140507-222

Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. *Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.* Example of scams to be aware of:

Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams. If you have any questions regarding these scams, please immediately contact us.

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.

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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 Summary

Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	2,282.24	2,282.24
Debits	—	—
Security Transfers	31,265.03	31,265.03
Net Credits/Debits/Transfers	\$33,547.27	\$33,547.27
Change in Value	2.94	2.94
TOTAL ENDING VALUE	\$33,550.21	\$33,550.21

MARKET VALUE OVER TIME

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



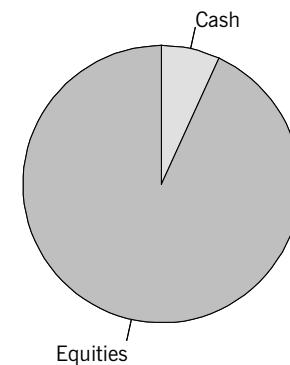
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$2,287.04	6.82
Equities	31,263.17	93.18
TOTAL VALUE	\$33,550.21	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.

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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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/23)	This Period (as of 6/30/23)
Cash, BDP, MMFs	—	\$2,287.04
Stocks	—	26,640.36
ETFs & CEFs	—	4,622.81
Total Assets	—	\$33,550.21
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$33,550.21

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
Other Dividends	\$4.79	\$4.79
Interest	0.01	0.01
Income And Distributions	\$4.80	\$4.80
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$4.80	\$4.80

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 (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
OPENING CASH, BDP, MMFs	—	—
Income and Distributions	4.80	4.80
Total Investment Related Activity	\$4.80	\$4.80
Electronic Transfers-Credits	2,282.24	2,282.24
Total Cash Related Activity	\$2,282.24	\$2,282.24
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$2,287.04	\$2,287.04

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/23-6/30/23)	Realized This Year (1/1/23-6/30/23)	Unrealized Inception to Date (as of 6/30/23)
Short-Term Gain	—	—	\$710.60
Short-Term (Loss)	—	—	(7.62)
Total Short-Term	—	—	\$702.98
Long-Term Gain	—	—	2,397.13
Long-Term (Loss)	—	—	(2,200.19)
Total Long-Term	—	—	\$196.94
TOTAL GAIN/(LOSS)	—	—	\$899.92

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

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

Brokerage Account

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 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

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Description	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$2,287.04	—	—	0.010
CASH, BDP, AND MMFs	6.82%	\$2,287.04		Est Ann Income	—

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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$488.990	\$651.52	\$488.99	\$(-162.53)	LT A	
	12/16/21	1.000	561.120	488.990	561.12	488.99	(72.13)	LT A	
	Total	2.000			1,212.64	977.98	(234.66)	LT	—

Morgan Stanley

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Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 2; Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	113.910	295.11	227.82	(67.29) LT A		
	12/3/21	1.000	144.450	113.910	144.45	113.91	(30.54) LT A		
	12/6/21	2.000	137.100	113.910	274.20	227.82	(46.38) LT A		
	12/9/21	1.000	138.000	113.910	138.00	113.91	(24.09) LT A		
	1/4/22	1.000	141.350	113.910	141.35	113.91	(27.44) LT A		
	4/12/22	2.000	95.280	113.910	190.56	227.82	37.26 LT A		
	4/26/22	2.000	86.040	113.910	172.08	227.82	55.74 LT A		
	Total	11.000			1,355.75	1,253.01	(102.74) LT	—	—
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	130.360	494.30	521.44	27.14 ST A	—	—
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	193.970	149.79	193.97	44.18 LT A		
	10/4/21	1.000	138.430	193.970	138.43	193.97	55.54 LT A		
	Total	2.000			288.22	387.94	99.72 LT	2.00	0.52
<i>Rating: Morgan Stanley: 1; Morningstar: 3; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRKB)									
	3/29/22	2.000	354.380	341.000	708.76	682.00	(26.76) LT A		
	4/4/22	2.000	344.800	341.000	689.60	682.00	(7.60) LT A		
	4/6/22	1.000	345.700	341.000	345.70	341.00	(4.70) LT A		
	4/18/22	1.000	345.130	341.000	345.13	341.00	(4.13) LT A		
	5/2/22	1.000	319.540	341.000	319.54	341.00	21.46 LT A		
	Total	7.000			2,408.73	2,387.00	(21.73) LT	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	211.160	194.61	211.16	16.55 LT A	—	—
<i>Rating: Morgan Stanley: 2; Morningstar: 2; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	310.640	334.83	310.64	(24.19) LT A		
	3/24/22	1.000	315.730	310.640	315.73	310.64	(5.09) LT A		
	4/22/22	1.000	303.760	310.640	303.76	310.64	6.88 LT A		
	9/16/22	1.000	275.690	310.640	275.69	310.64	34.95 ST A		
	9/20/22	1.000	272.590	310.640	272.59	310.64	38.05 ST A		
	Total	5.000			1,502.60	1,553.20	(22.40) LT 73.00 ST	42.00	2.70
<i>Rating: Morgan Stanley: 1; Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)									
	3/24/22	1.000	219.140	225.700	219.14	225.70	6.56 LT A		
	4/22/22	1.000	199.670	225.700	199.67	225.70	26.03 LT A		
	9/16/22	1.000	191.510	225.700	191.51	225.70	34.19 ST A		

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2023

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Account Detail

Active Assets Account
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	189.270	225.700	189.27	225.70	36.43	ST A	
	Total	4.000			799.59	902.80	32.59	LT	
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	393.300	338.27	393.30	55.03	LT A	2.00 0.51
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2023; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	286.980	353.35	286.98	(66.37)	LT A	
	9/20/21	1.000	355.810	286.980	355.81	286.98	(68.83)	LT A	
	9/28/21	1.000	339.820	286.980	339.82	286.98	(52.84)	LT A	
	9/28/21	1.000	341.980	286.980	341.98	286.98	(55.00)	LT A	
	10/4/21	1.000	323.670	286.980	323.67	286.98	(36.69)	LT A	
	10/22/21	2.000	323.010	286.980	646.02	573.96	(72.06)	LT A	
	10/26/21	2.000	311.685	286.980	623.37	573.96	(49.41)	LT A	
	Total	9.000			2,984.02	2,582.82	(401.20)	LT	— —
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	340.540	596.74	681.08	84.34	LT A	
	9/28/21	1.000	284.770	340.540	284.77	340.54	55.77	LT A	
	9/29/21	1.000	284.790	340.540	284.79	340.54	55.75	LT A	
	10/4/21	1.000	280.790	340.540	280.79	340.54	59.75	LT A	
	11/23/21	2.000	334.960	340.540	669.92	681.08	11.16	LT A	
	11/26/21	1.000	331.490	340.540	331.49	340.54	9.05	LT A	
	12/3/21	1.000	318.700	340.540	318.70	340.54	21.84	LT A	
	12/20/21	1.000	319.020	340.540	319.02	340.54	21.52	LT A	
	1/24/22	1.000	291.870	340.540	291.87	340.54	48.67	LT A	
	3/4/22	2.000	290.890	340.540	581.78	681.08	99.30	LT A	
	4/6/22	2.000	298.160	340.540	596.32	681.08	84.76	LT A	
	4/12/22	1.000	281.870	340.540	281.87	340.54	58.67	LT A	
	4/22/22	1.000	277.390	340.540	277.39	340.54	63.15	LT A	
	4/26/22	1.000	272.660	340.540	272.66	340.54	67.88	LT A	
	5/9/22	1.000	265.070	340.540	265.07	340.54	75.47	LT A	
	5/20/22	2.000	250.930	340.540	501.86	681.08	179.22	LT A	
	9/20/22	2.000	242.720	340.540	485.44	681.08	195.64	ST A	
	9/23/22	1.000	237.730	340.540	237.73	340.54	102.81	ST A	
	Total	24.000			6,878.21	8,172.96	996.30	LT	
							298.45	ST	65.00 0.80

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2023

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Account Detail

Active Assets Account 723-140755-222

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	49.850	184.14	149.55	(34.59) LT A		
	9/20/21	3.000	63.223	49.850	189.67	149.55	(40.12) LT A		
	9/28/21	3.000	63.693	49.850	191.08	149.55	(41.53) LT A		
	10/4/21	3.000	63.257	49.850	189.77	149.55	(40.22) LT A		
	10/20/21	6.000	66.867	49.850	401.20	299.10	(102.10) LT A		
	11/23/21	3.000	68.773	49.850	206.32	149.55	(56.77) LT A		
	11/26/21	3.000	68.663	49.850	205.99	149.55	(56.44) LT A		
	12/3/21	3.000	66.110	49.850	198.33	149.55	(48.78) LT A		
	12/7/21	3.000	67.110	49.850	201.33	149.55	(51.78) LT A		
	1/3/22	6.000	67.713	49.850	406.28	299.10	(107.18) LT A		
	1/4/22	3.000	65.853	49.850	197.56	149.55	(48.01) LT A		
	1/24/22	3.000	58.127	49.850	174.38	149.55	(24.83) LT A		
	3/4/22	3.000	56.840	49.850	170.52	149.55	(20.97) LT A		
	4/18/22	3.000	59.130	49.850	177.39	149.55	(27.84) LT A		
	4/22/22	3.000	55.957	49.850	167.87	149.55	(18.32) LT A		
	5/2/22	3.000	52.233	49.850	156.70	149.55	(7.15) LT A		
	5/10/22	3.000	48.713	49.850	146.14	149.55	3.41 LT A		
	10/3/22	1.000	57.470	49.850	57.47	49.85	(7.62) ST A		
Total		58.000			3,622.14	2,891.30	(723.22) LT (7.62) ST		
								51.00	1.76

Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities

NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	423.020	284.76	423.02	138.26	LT	A		
	1/4/22	1.000	285.300	423.020	285.30	423.02	137.72	LT	A		
	3/7/22	1.000	217.880	423.020	217.88	423.02	205.14	LT	A		
	4/6/22	1.000	240.640	423.020	240.64	423.02	182.38	LT	A		
	5/9/22	1.000	169.940	423.020	169.94	423.02	253.08	LT	A		
Total		5.000			1 198.52		2 115.10		916.58	LT	
									1.00		0.05

Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2023; Asset Class: Equities

TESLA INC (TSLA)

Rating: **Market Stanley 2, Marginator 2, Asset Class: Equities**

Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2023

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Account Detail

Active Assets Account 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	237.480	222.20	237.48	15.28	LT A	2.00 0.84
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	79.40%				\$25,750.74	\$26,640.36	\$428.03 LT	\$183.00	0.69%
							\$461.59 ST		

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.

Morgan Stanley

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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	443.280	460.20	443.28	(16.92) LT A	7.00	1.58	
<i>Next Dividend Payable 07/31/23; Asset Class: Equities</i>										
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	442.160	444.37	442.16	(2.21) LT A	3.00	0.68	
<i>Next Dividend Payable 07/05/23; Asset Class: Equities</i>										
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	407.280	422.97	407.28	(15.69) LT A			
	9/20/22	2.000	355.765	407.280	711.53	814.56	103.03 ST A			
	9/23/22	2.000	338.100	407.280	676.20	814.56	138.36 ST A			
	Total	5.000			1,810.70	2,036.40	(15.69) LT 241.39 ST	31.00	1.52	
<i>Next Dividend Payable 07/05/23; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	220.280	236.02	220.28	(15.74) LT A	3.00	1.36	
<i>Next Dividend Payable 09/2023; Asset Class: Equities</i>										
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS	13.78%				\$4,612.51	\$4,622.81	\$231.09 LT \$241.39 ST	\$61.00	1.32%	
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %	
TOTAL VALUE	100.00%				\$30,363.25	\$33,550.21	\$196.94 LT \$702.98 ST	\$244.00	0.73%	

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	\$2,287.04	—	—	—	—	—
Stocks	—	\$26,640.36	—	—	—	—
ETFs & CEFs	—	4,622.81	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$2,287.04	\$31,263.17	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
	6/20	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			\$2,273.87
	6/22	Dividend	FIDELITY MSCI INFO TECH				0.66
	6/26	Dividend	SCHWAB US BROAD MARKET ETF				1.48
	6/26	Dividend	SCHWAB US LARGE-CAP ETF				0.76
	6/26	Dividend	SCHWAB US DVD EQUITY ETF				0.66
	6/26	Dividend	SCWAB U.S. LARGE-CAP VALUE				0.40
	6/28	Dividend	VANGUARD TTL STK MKT ETF				0.83
	6/28	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			8.37
	6/30	Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/20-06/30)			0.01
NET CREDITS/(DEBITS)							\$2,287.04

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	6/20	Automatic Investment	BANK DEPOSIT PROGRAM	\$2,273.87
	6/22	Automatic Investment	BANK DEPOSIT PROGRAM	0.66
	6/26	Automatic Investment	BANK DEPOSIT PROGRAM	3.30
	6/28	Automatic Investment	BANK DEPOSIT PROGRAM	9.20
	6/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD				\$2,287.04

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

SECURITY TRANSFERS

Activity	Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
	6/20	Transfer into Account	ADOBE INC	FROM E*TRADE SECURITIES LLC	2.000		\$971.72
	6/20	Transfer into Account	ADVANCED MICRO DEVICES	FROM E*TRADE SECURITIES LLC	11.000		1,308.23
	6/20	Transfer into Account	AMAZON COM INC	FROM E*TRADE SECURITIES LLC	4.000		503.12
	6/20	Transfer into Account	APPLE INC	FROM E*TRADE SECURITIES LLC	2.000		370.02
	6/20	Transfer into Account	BERKSHIRE HATHAWAY CL-B NEW	FROM E*TRADE SECURITIES LLC	7.000		2,370.69
	6/20	Transfer into Account	BOEING CO	FROM E*TRADE SECURITIES LLC	1.000		212.37
	6/20	Transfer into Account	FIDELITY MSCI INFO TECH	FROM E*TRADE SECURITIES LLC	3.000		387.03
	6/20	Transfer into Account	FIRST TRUST DJ INTERNET IDX	FROM E*TRADE SECURITIES LLC	2.000		324.88
	6/20	Transfer into Account	HOME DEPOT INC	FROM E*TRADE SECURITIES LLC	5.000		1,507.05
	6/20	Transfer into Account	LOWES COMPANIES INC	FROM E*TRADE SECURITIES LLC	4.000		861.84
	6/20	Transfer into Account	MASTERCARD INC CL A	FROM E*TRADE SECURITIES LLC	1.000		374.62
	6/20	Transfer into Account	META PLATFORMS INC CL A	FROM E*TRADE SECURITIES LLC	9.000		2,558.97
	6/20	Transfer into Account	MICROSOFT CORP	FROM E*TRADE SECURITIES LLC	24.000		8,113.20

Account Detail

Active Assets Account
723-140755-222

SECURITY TRANSFERS (CONTINUED)

Activity	Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
	6/20	Transfer into Account	NASDAQ INC COM	FROM E*TRADE SECURITIES LLC	58.000		2,993.96
	6/20	Transfer into Account	NVIDIA CORPORATION	FROM E*TRADE SECURITIES LLC	5.000		2,190.40
	6/20	Transfer into Account	SALESFORCE INC	FROM E*TRADE SECURITIES LLC	6.000		1,301.82
	6/20	Transfer into Account	SCHWAB US BROAD MARKET ETF	FROM E*TRADE SECURITIES LLC	8.000		409.36
	6/20	Transfer into Account	SCHWAB US DVD EQUITY ETF	FROM E*TRADE SECURITIES LLC	1.000		72.64
	6/20	Transfer into Account	SCHWAB US LARGE-CAP ETF	FROM E*TRADE SECURITIES LLC	4.000		207.48
	6/20	Transfer into Account	SCWAB U.S. LARGE-CAP VALUE	FROM E*TRADE SECURITIES LLC	1.000		66.55
	6/20	Transfer into Account	SPDR S&P 500 ETF TRUST	FROM E*TRADE SECURITIES LLC	1.000		437.18
	6/20	Transfer into Account	TESLA INC	FROM E*TRADE SECURITIES LLC	3.000		823.35
	6/20	Transfer into Account	VANGUARD INFO TECH ETF	FROM E*TRADE SECURITIES LLC	1.000		437.00
	6/20	Transfer into Account	VANGUARD S&P 500 ETF	FROM E*TRADE SECURITIES LLC	5.000		2,016.90
	6/20	Transfer into Account	VANGUARD TTL STK MKT ETF	FROM E*TRADE SECURITIES LLC	1.000		218.18
	6/20	Transfer into Account	VISA INC CL A	FROM E*TRADE SECURITIES LLC	1.000		226.47
TOTAL SECURITY TRANSFERS							\$31,265.03

MESSAGES

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 safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. *Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.* Example of scams to be aware of:

Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams. If you have any questions regarding these scams, please immediately contact us.

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.

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
723-140755-222

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

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Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/23)	
Ending Total Value (as of 6/30/23)	\$50,142.88
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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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

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

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	50,000.55	50,000.55
Debits	(0.55)	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$50,000.00	\$50,000.00
Change in Value	142.88	142.88
TOTAL ENDING VALUE	\$50,142.88	\$50,142.88

MARKET VALUE OVER TIME

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



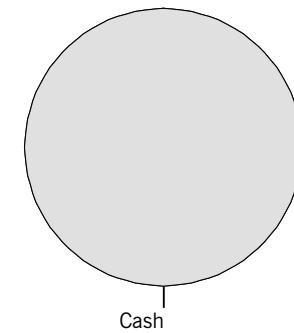
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$50,142.88	100.00
TOTAL VALUE	\$50,142.88	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/23)	This Period (as of 6/30/23)
Cash, BDP, MMFs	—	\$1.00
Savings and Time Deposits	—	50,141.88
Total Assets	—	\$50,142.88
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$50,142.88

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
Interest	\$142.88	\$142.88
Income And Distributions	\$142.88	\$142.88
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$142.88	\$142.88

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 (6/1/23-6/30/23)	This Year (1/1/23-6/30/23)
OPENING CASH, BDP, MMFs	—	—
Purchases	(50,142.88)	(50,142.88)
Sales and Redemptions	1.00	1.00
Income and Distributions	142.88	142.88
Total Investment Related Activity	\$(49,999.00)	\$(49,999.00)
Checks Deposited	10,000.00	10,000.00
Electronic Transfers-Credits	40,000.55	40,000.55
Total Cash Related Activity	\$50,000.55	\$50,000.55
Automated Payments	(0.55)	(0.55)
Total Card/Check Activity	\$(0.55)	\$(0.55)
CLOSING CASH, BDP, MMFs	\$1.00	\$1.00

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/23-6/30/23)	Realized This Year (1/1/23-6/30/23)	Unrealized Inception to Date (as of 6/30/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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 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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1.00	—	—	0.010
CASH, BDP, AND MMFs	0.00%	\$1.00		Est Ann Income	—

Account Detail

Platinum CashPlus Account
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	\$50,141.88	\$2,382.00	4.75
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value			Est Ann Income	Current Yield %
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	100.00%	—	\$50,142.88	N/A	\$2,382.00	4.75%
SAVINGS AND TIME DEPOSITS	100.00%	—	\$50,142.88	N/A	\$2,382.00	4.75%

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	\$1.00	—	—	—	—	—
Savings and Time Deposits	50,141.88	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$50,142.88	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/7		Mobile Deposit	FUNDS RECEIVED	CONFIRM#3200006764548			\$10,000.00
6/8		Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 200207969			40,000.00
6/8	6/8	Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(50,000.00)
6/12	6/12	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				1.00
6/12		Funds Received	DIRECT DEP FUNDS RECDV	ACCTVERIFY			0.50
6/12		Funds Received	JPMorgan Chase				
6/12		Funds Received	DIRECT DEP FUNDS RECDV	ACCTVERIFY			0.05
6/12		Automated Payment	JPMorgan Chase	AUTOMATIC BILL PAYMENT			(0.55)
6/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 06/08-06/30) CUSIP: 99YA78EBO			142.88
6/30	6/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(142.88)
NET CREDITS/(DEBITS)							\$1.00

DEBIT CARD & CHECKING ACTIVITY

AUTOMATED PAYMENTS

Bill pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity

Date	Date	Activity Type	Payee	Credits/(Debits)
6/12	6/12	Automated Payment	JPMorgan Chase	\$(0.55)
TOTAL AUTOMATED PAYMENTS				\$(0.55)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity

Date	Activity Type	Description	Credits/(Debits)
6/7	Automatic Investment	BANK DEPOSIT PROGRAM	\$10,000.00
6/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,000.00)
6/12	Automatic Investment	BANK DEPOSIT PROGRAM	1.00
NET ACTIVITY FOR PERIOD			\$1.00

MESSAGES

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
723-140507-222

Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. *Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.* Example of scams to be aware of:

Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams. If you have any questions regarding these scams, please immediately contact us.

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.

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

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Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/23)	\$161,430.58
Ending Total Value (as of 10/31/23)	\$166,440.76
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

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Security Measures

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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

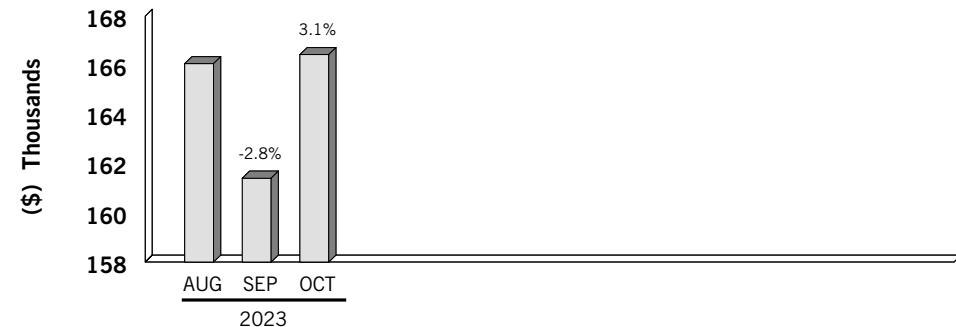
Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$161,430.58	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	5,010.18	1,045.06
TOTAL ENDING VALUE	\$166,440.76	\$166,440.76

MARKET VALUE OVER TIME

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

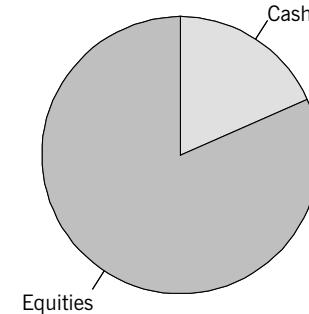


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$30,615.10	18.39
Equities	135,825.66	81.61
TOTAL VALUE	\$166,440.76	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$18,023.84	\$1,756.94
Savings and Time Deposits	39,106.90	29,239.84
Stocks	88,296.94	104,250.62
ETFs & CEFs	16,002.90	31,575.04
Net Unsettled Purchases/Sales	—	(381.68)
Total Assets	\$161,430.58	\$166,440.76
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$161,430.58	\$166,440.76

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
Qualified Dividends	—	\$128.52
Other Dividends	36.88	41.02
Interest	133.01	569.06
Income And Distributions	\$169.89	\$738.60
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$169.89	\$738.60

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 (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$18,023.84	—
Purchases	(28,732.96)	(130,024.11)
Sales and Redemptions	11,914.49	51,914.49
Net Unsettled Purch/Sales	381.68	381.68
Income and Distributions	169.89	738.60
Total Investment Related Activity	\$(16,266.90)	\$(76,989.34)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$1,756.94	\$1,756.94

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-10/31/23)	Realized This Year (1/1/23-10/31/23)	Unrealized Inception to Date (as of 10/31/23)
Short-Term Gain	—	—	\$438.54
Short-Term (Loss)	(12.44)	(12.44)	(1,106.64)
Total Short-Term	\$(12.44)	\$(12.44)	\$(668.10)
Long-Term Gain	—	—	33,617.56
Long-Term (Loss)	—	—	(1,340.22)
Total Long-Term	—	—	\$32,277.34
TOTAL GAIN/(LOSS)	\$(12.44)	\$(12.44)	\$31,609.24

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1,756.94	—	\$0.18	0.010
CASH, BDP, AND MMFs		\$1,756.94		\$0.18	
NET UNSETTLED PURCHASES/SALES		\$(381.68)			
CASH, BDP, AND MMFs (PROJECTED SETTLED BALANCE)	0.83%	\$1,375.26			

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

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	\$29,239.84	\$1,461.99	5.00
Asset Class: Cash			
Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	17.57%	\$29,239.84	\$1,461.99

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	\$98.500	\$1,044.50	\$985.00	\$(59.50) ST		
	8/25/23	2.000	100.790	98.500	201.58	197.00	(4.58) ST		
	9/21/23	5.000	96.780	98.500	483.90	492.50	8.60 ST		
	10/20/23	2.000	102.630	98.500	205.26	197.00	(8.26) ST		
	10/27/23	4.000	96.645	98.500	386.58	394.00	7.42 ST		
	10/30/23	4.000	95.420	98.500	381.68	394.00	12.32 ST		
	Total	27.000			2,703.50	2,659.50	(44.00) ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	133.090	2,367.21	2,661.80	294.59 LT A		
	7/14/20	3.352	149.165	133.090	500.00	446.12	(53.88) LT A		
	7/16/20	1.353	147.820	133.090	200.00	180.07	(19.93) LT A		
	7/23/20	3.354	149.076	133.090	500.00	446.38	(53.62) LT A		

Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	133.090	200.00	157.18	(42.82) LT A		
	9/4/20	2.515	159.046	133.090	400.00	334.72	(65.28) LT A		
	9/8/20	1.252	159.744	133.090	200.00	166.63	(33.37) LT A		
	9/11/20	1.291	154.919	133.090	200.00	171.82	(28.18) LT A		
	9/11/20	3.138	159.337	133.090	500.00	417.64	(82.36) LT A		
	9/17/20	2.015	148.883	133.090	300.00	268.18	(31.82) LT A		
	9/18/20	1.362	146.843	133.090	200.00	181.27	(18.73) LT A		
	9/21/20	2.080	144.231	133.090	300.00	276.83	(23.17) LT A		
	9/23/20	1.335	149.813	133.090	200.00	177.68	(22.32) LT A		
	10/30/20	1.322	151.286	133.090	200.00	175.94	(24.06) LT A		
	11/2/20	1.610	149.068	133.090	240.00	214.27	(25.73) LT A		
	1/29/21	0.624	160.256	133.090	100.00	83.05	(16.95) LT A		
	2/23/21	6.397	156.323	133.090	1,000.00	851.38	(148.62) LT A		
	2/25/21	1.486	153.607	133.090	228.26	197.77	(30.49) LT A		
	2/25/21	1.769	153.612	133.090	271.74	235.44	(36.30) LT A		
	3/18/21	1.980	151.515	133.090	300.00	263.52	(36.48) LT A		
	7/29/21	2.921	171.174	133.090	500.00	388.76	(111.24) LT A		
	7/30/21	1.785	168.067	133.090	300.00	237.57	(62.43) LT A		
	10/4/21	1.883	159.320	133.090	300.00	250.61	(49.39) LT A		
	1/21/22	0.623	142.424	133.090	88.73	82.92	(5.81) LT A		
	1/21/22	6.386	142.698	133.090	911.27	849.91	(61.36) LT A		
	8/29/22	50.000	131.879	133.090	6,593.97	6,654.50	60.53 LT A		
	9/6/22	26.986	128.001	133.090	3,454.24	3,591.57	137.33 LT A		
	9/21/23	10.000	130.409	133.090	1,304.09	1,330.90	26.81 ST		
	Total	160.000			21,859.51	21,294.40	(591.89) LT 26.81 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities

APPLE INC (AAPL)	9/21/23	5.000	174.818	170.770	874.09	853.85	(20.24) ST	4.80	0.56
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Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities

BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	341.330	3,493.13	3,413.30	(79.83) ST		
	10/6/23	4.000	347.878	341.330	1,391.51	1,365.32	(26.19) ST		
	10/19/23	2.000	342.575	341.330	685.15	682.66	(2.49) ST		
	10/20/23	1.000	337.500	341.330	337.50	341.33	3.83 ST		
	10/27/23	2.000	331.525	341.330	663.05	682.66	19.61 ST		
	Total	19.000			6,570.34	6,485.27	(85.07) ST	—	—

Rating: Morningstar: 1; Asset Class: Equities

Morgan Stanley

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Account Detail

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

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	338.110	550.32	2,028.66	1,478.34 LT A		
	4/30/18	2.000	93.750	338.110	187.50	676.22	488.72 LT A		
	5/3/18	2.000	93.200	338.110	186.40	676.22	489.82 LT A		
	6/22/18	2.000	99.815	338.110	199.63	676.22	476.59 LT A		
	6/25/18	8.000	99.155	338.110	793.24	2,704.88	1,911.64 LT A		
	6/27/18	2.000	97.755	338.110	195.51	676.22	480.71 LT A		
	8/15/18	1.000	107.600	338.110	107.60	338.11	230.51 LT A		
	8/22/18	1.000	106.220	338.110	106.22	338.11	231.89 LT A		
	9/6/18	1.000	108.200	338.110	108.20	338.11	229.91 LT A		
	10/15/18	1.000	107.690	338.110	107.69	338.11	230.42 LT A		
	11/12/18	2.000	106.855	338.110	213.71	676.22	462.51 LT A		
	11/19/18	2.000	103.935	338.110	207.87	676.22	468.35 LT A		
	11/20/18	2.000	102.200	338.110	204.40	676.22	471.82 LT A		
	12/10/18	2.000	105.725	338.110	211.45	676.22	464.77 LT A		
	12/14/18	1.000	106.340	338.110	106.34	338.11	231.77 LT A		
	12/17/18	2.000	104.325	338.110	208.65	676.22	467.57 LT A		
	12/17/18	3.000	102.880	338.110	308.64	1,014.33	705.69 LT A		
	12/20/18	2.000	99.700	338.110	199.40	676.22	476.82 LT A		
	12/21/18	2.000	97.825	338.110	195.65	676.22	480.57 LT A		
	1/3/19	2.000	97.760	338.110	195.52	676.22	480.70 LT A		
	1/31/19	2.000	103.965	338.110	207.93	676.22	468.29 LT A		
	5/2/19	1.000	125.710	338.110	125.71	338.11	212.40 LT A		
	5/9/19	1.000	124.260	338.110	124.26	338.11	213.85 LT A		
	5/23/19	1.000	125.680	338.110	125.68	338.11	212.43 LT A		
	6/3/19	1.000	122.070	338.110	122.07	338.11	216.04 LT A		
	6/25/19	1.000	132.850	338.110	132.85	338.11	205.26 LT A		
	8/2/19	1.000	135.690	338.110	135.69	338.11	202.42 LT A		
	9/24/19	1.000	137.340	338.110	137.34	338.11	200.77 LT A		
	10/2/19	1.000	135.990	338.110	135.99	338.11	202.12 LT A		
	10/18/19	1.000	137.790	338.110	137.79	338.11	200.32 LT A		
	10/18/19	1.000	138.210	338.110	138.21	338.11	199.90 LT A		
	10/22/19	1.000	137.850	338.110	137.85	338.11	200.26 LT A		
	10/23/19	1.000	136.110	338.110	136.11	338.11	202.00 LT A		
	10/23/19	1.000	136.330	338.110	136.33	338.11	201.78 LT A		
	10/23/19	1.000	136.370	338.110	136.37	338.11	201.74 LT A		
	2/11/20	1.000	183.870	338.110	183.87	338.11	154.24 LT A		
	2/20/20	1.000	182.870	338.110	182.87	338.11	155.24 LT A		

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Account Detail

Active Assets Account
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	338.110	179.53	338.11	158.58 LT A		
	2/21/20	1.000	180.550	338.110	180.55	338.11	157.56 LT A		
	2/24/20	1.000	171.210	338.110	171.21	338.11	166.90 LT A		
	2/24/20	2.000	166.580	338.110	333.16	676.22	343.06 LT A		
	2/25/20	1.000	173.570	338.110	173.57	338.11	164.54 LT A		
	2/26/20	1.000	169.000	338.110	169.00	338.11	169.11 LT A		
	2/26/20	9.000	169.000	338.110	1,521.00	3,042.99	1,521.99 LT A		
	2/27/20	2.000	161.375	338.110	322.75	676.22	353.47 LT A		
	2/27/20	2.000	163.380	338.110	326.76	676.22	349.46 LT A		
	2/27/20	2.000	164.070	338.110	328.14	676.22	348.08 LT A		
	2/28/20	2.000	152.810	338.110	305.62	676.22	370.60 LT A		
	2/28/20	2.000	155.950	338.110	311.90	676.22	364.32 LT A		
	3/3/20	1.000	162.670	338.110	162.67	338.11	175.44 LT A		
	3/3/20	1.000	166.160	338.110	166.16	338.11	171.95 LT A		
	3/6/20	2.000	160.140	338.110	320.28	676.22	355.94 LT A		
	3/9/20	2.000	151.100	338.110	302.20	676.22	374.02 LT A		
	3/9/20	2.000	153.240	338.110	306.48	676.22	369.74 LT A		
	3/12/20	2.000	147.710	338.110	295.42	676.22	380.80 LT A		
	3/16/20	2.000	142.970	338.110	285.94	676.22	390.28 LT A		
	5/27/20	20.000	177.948	338.110	3,558.95	6,762.20	3,203.25 LT A		
	5/27/20	20.000	178.760	338.110	3,575.20	6,762.20	3,187.00 LT A		
	6/11/20	1.000	188.720	338.110	188.72	338.11	149.39 LT A		
	7/23/20	1.000	203.020	338.110	203.02	338.11	135.09 LT A		
	7/27/20	5.000	203.110	338.110	1,015.55	1,690.55	675.00 LT A		
	7/31/20	1.000	200.260	338.110	200.26	338.11	137.85 LT A		
	9/3/20	1.000	224.050	338.110	224.05	338.11	114.06 LT A		
	9/3/20	1.000	224.180	338.110	224.18	338.11	113.93 LT A		
	9/4/20	1.000	207.100	338.110	207.10	338.11	131.01 LT A		
	9/4/20	1.000	209.140	338.110	209.14	338.11	128.97 LT A		
	9/4/20	6.000	208.500	338.110	1,251.00	2,028.66	777.66 LT A		
	9/8/20	1.000	206.380	338.110	206.38	338.11	131.73 LT A		
	9/11/20	1.000	202.160	338.110	202.16	338.11	135.95 LT A		
	9/11/20	1.000	202.170	338.110	202.17	338.11	135.94 LT A		
	9/11/20	1.000	206.910	338.110	206.91	338.11	131.20 LT A		
	9/17/20	2.000	201.965	338.110	403.93	676.22	272.29 LT A		
	9/17/20	2.000	202.450	338.110	404.90	676.22	271.32 LT A		
	9/18/20	2.000	198.360	338.110	396.72	676.22	279.50 LT A		

Morgan Stanley

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	338.110	393.06	676.22	283.16 LT A		
	9/23/20	1.000	201.150	338.110	201.15	338.11	136.96 LT A		
	10/26/20	1.000	209.380	338.110	209.38	338.11	128.73 LT A		
	2/23/21	1.000	231.270	338.110	231.27	338.11	106.84 LT A		
	3/3/21	1.000	227.540	338.110	227.54	338.11	110.57 LT A		
	9/20/21	1.000	290.250	338.110	290.25	338.11	47.86 LT A		
	11/30/21	1.000	331.780	338.110	331.78	338.11	6.33 LT A		
	12/3/21	1.000	319.840	338.110	319.84	338.11	18.27 LT A		
	12/3/21	1.000	325.260	338.110	325.26	338.11	12.85 LT A		
	1/5/22	1.000	319.020	338.110	319.02	338.11	19.09 LT A		
	1/10/22	1.000	309.770	338.110	309.77	338.11	28.34 LT A		
	1/13/22	1.000	305.520	338.110	305.52	338.11	32.59 LT A		
	2/4/22	1.000	305.150	338.110	305.15	338.11	32.96 LT A		
	8/29/22	5.000	266.740	338.110	1,333.70	1,690.55	356.85 LT A		
	8/18/23	1.000	314.530	338.110	314.53	338.11	23.58 ST		
	8/18/23	9.000	313.960	338.110	2,825.64	3,042.99	217.35 ST		
	9/21/23	2.000	320.960	338.110	641.92	676.22	34.30 ST		
	Total	201.000			34,958.32	67,960.11	32,726.56 LT 275.23 ST	603.00	0.89

Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	411.690	872.50	823.38	(49.12) LT A
	9/23/20	1.000	471.000	411.690	471.00	411.69	(59.31) LT A
	10/21/20	1.000	491.130	411.690	491.13	411.69	(79.44) LT A
	1/21/22	1.000	397.900	411.690	397.90	411.69	13.79 LT A
	Total	5.000			2,232.53	2,058.45	(174.08) LT

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	163.280	1,597.04	1,632.80	35.76 ST
	10/17/23	4.000	160.718	163.280	642.87	653.12	10.25 ST
	10/20/23	4.000	161.015	163.280	644.06	653.12	9.06 ST
	Total	18.000			2,883.97	2,939.04	55.07 ST

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	62.64%	\$72,082.26	\$104,250.62	\$31,960.59 LT \$207.80 ST	\$698.88	0.67%

Morgan Stanley

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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.

Morgan Stanley

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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	384.170	280.07	384.17	104.10	LT A		
	8/25/23	5.000	401.810	384.170	2,009.05	1,920.85	(88.20)	ST		
	9/21/23	10.000	399.620	384.170	3,996.20	3,841.70	(154.50)	ST		
	9/25/23	2.000	398.395	384.170	796.79	768.34	(28.45)	ST		
	10/2/23	8.000	392.420	384.170	3,139.36	3,073.36	(66.00)	ST		
	10/6/23	4.000	394.700	384.170	1,578.80	1,536.68	(42.12)	ST		
	10/9/23	1.000	394.170	384.170	394.17	384.17	(10.00)	ST		
	10/17/23	1.000	399.680	384.170	399.68	384.17	(15.51)	ST		
	10/19/23	2.000	397.195	384.170	794.39	768.34	(26.05)	ST		
	10/20/23	1.000	389.720	384.170	389.72	384.17	(5.55)	ST		
	10/27/23	2.000	377.060	384.170	754.12	768.34	14.22	ST		
	Total	37.000			14,532.35	14,214.29	104.10	LT (422.16) ST	230.44 1.62	
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	206.790	153.88	206.79	52.91	LT A	3.34 1.62	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>										
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	62.510	1,292.53	1,250.20	(42.33)	ST		
	10/20/23	4.000	63.308	62.510	253.23	250.04	(3.19)	ST		
	Total	24.000			1,545.76	1,500.24	(45.52)	ST	29.16 1.94	
<i>Asset Class: Equities</i>										
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS					\$32,134.19	\$31,575.04	\$316.75 LT (\$875.90) ST	\$471.13	1.49%	
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
TOTAL VALUE					\$104,216.45	\$166,440.76	\$32,277.34 LT (\$668.10) ST	\$2,632.18	1.58%	
<i>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.</i>										
<i>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.</i>										

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
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,375.26	—	—	—	—	—
Savings and Time Deposits	29,239.84	—	—	—	—	—
Stocks	—	\$104,250.62	—	—	—	—
ETFs & CEFs	—	31,575.04	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$30,615.10	\$135,825.66	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/2	10/4	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	10.000	\$349.1634	\$(3,493.13)
10/2	10/4	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	8.000	426.8597	(3,416.08)
10/2	10/4	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	8.000	392.2700	(3,139.36)
10/3		Dividend	VANGUARD S&P 500 ETF				26.87
10/3		Dividend	VANGUARD INFO TECH ETF				8.81
10/4	10/6	Bought	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	2.000	644.1600	(1,288.62)
10/6	10/11	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	4.000	429.3394	(1,717.96)
10/6	10/11	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	4.000	394.5499	(1,578.80)
10/6	10/11	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	4.000	347.7285	(1,391.51)
10/9	10/11	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	10.000	159.5543	(1,597.04)
10/9	10/11	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	394.0200	(394.17)
10/10	10/10	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				10,000.00
10/17	10/19	Bought	WISDOMTREE TR US QLTY DIV GRT	ACTED AS AGENT UNSOLICITED TRADE	20.000	64.4764	(1,292.53)
10/17	10/19	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	2.000	434.9876	(870.28)
10/17	10/19	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	4.000	160.5669	(642.87)

Account Detail

Active Assets Account
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/17	10/19	Bought	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	1.000	638.1600	(638.31)
10/17	10/19	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	399.5324	(399.68)
10/19	10/23	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	397.0450	(794.39)
10/19	10/23	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	2.000	342.4238	(685.15)
10/20	10/24	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	4.000	160.8650	(644.06)
10/20	10/24	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	423.8178	(423.97)
10/20	10/24	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	389.5700	(389.72)
10/20	10/24	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	1.000	337.3545	(337.50)
10/20	10/24	Bought	WISDOMTREE TR US QLTY DIV GRT	ACTED AS AGENT UNSOLICITED TRADE	4.000	63.1565	(253.23)
10/20	10/24	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	2.000	102.4790	(205.26)
10/27	10/31	Sold	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	3.000	638.3200	1,914.49
10/27	10/31	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	2.000	410.3350	(820.97)
10/27	10/31	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	376.9094	(754.12)
10/27	10/31	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	2.000	331.3750	(663.05)
10/27	10/31	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	4.000	96.4953	(386.58)
10/30	Dividend		WISDOMTREE TR US QLTY DIV GRT				1.20
10/30	11/1	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	4.000	95.2700	(381.68)
10/31	Interest Income		MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EB0			132.94
10/31	Interest Income		MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.07
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(132.94)
NET CREDITS/(DEBITS)							\$16,648.58

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

UNSETTLED PURCHASES/SALES ACTIVITY

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Pending Credits/(Debits)
10/30	11/1	Bought	ADVANCED MICRO DEVICES	UNSETTLED PURCHASE	4.000	\$95.2700	\$(381.68)

NET UNSETTLED PURCHASES/SALES

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)
10/3	Automatic Investment	BANK DEPOSIT PROGRAM	\$35.68
10/4	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,048.57)
10/6	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,288.62)
10/10	Automatic Investment	BANK DEPOSIT PROGRAM	10,000.00
10/11	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,679.48)
10/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(3,843.67)
10/23	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,479.54)
10/24	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,253.74)
10/30	Automatic Investment	BANK DEPOSIT PROGRAM	1.20
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.07
10/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(710.23)
NET ACTIVITY FOR PERIOD			\$(16,266.90)

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
COCA COLA CONSOLIDATED INC	10/04/23	10/27/23	2.000	\$1,276.33	\$1,288.62	\$(12.29)	
	10/17/23	10/27/23	1.000	638.16	638.31	(0.15)	
Short-Term This Period				\$1,914.49	\$1,926.93	\$(12.44)	
Short-Term Year to Date				\$1,914.49	\$1,926.93	\$(12.44)	
Net Realized Gain/(Loss) This Period				\$1,914.49	\$1,926.93	\$(12.44)	
Net Realized Gain/(Loss) Year to Date				\$1,914.49	\$1,926.93	\$(12.44)	

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
723-141489-222 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.

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/23)	\$32,774.27
Ending Total Value (as of 10/31/23)	\$42,636.61
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

Your Branch
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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

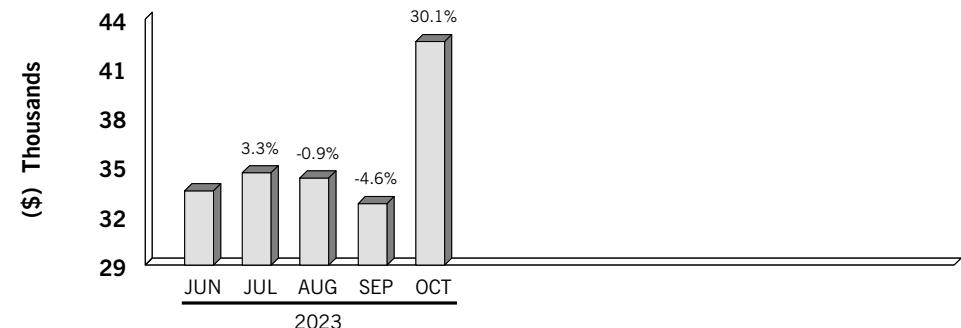
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$32,774.27	—
Credits	10,000.00	15,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	\$10,000.00	\$43,560.15
Change in Value	(137.66)	(923.54)
TOTAL ENDING VALUE	\$42,636.61	\$42,636.61

MARKET VALUE OVER TIME

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

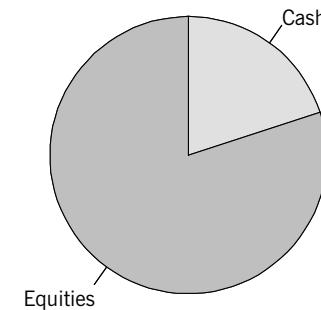


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$8,516.88	19.98
Equities	34,119.73	80.02
TOTAL VALUE	\$42,636.61	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$377.52	\$8,516.88
Stocks	27,949.04	28,962.88
ETFs & CEFs	4,447.71	5,156.85
Total Assets	\$32,774.27	\$42,636.61
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$32,774.27	\$42,636.61

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
Qualified Dividends	—	\$45.63
Other Dividends	9.92	29.74
Interest	0.05	0.11
Income And Distributions	\$9.97	\$75.48
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$9.97	\$75.48

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 (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$377.52	—
Purchases	(2,503.73)	(4,441.83)
Dividend Reinvestments	(9.92)	(54.93)
Sales and Redemptions	643.04	643.04
Income and Distributions	9.97	75.48
Total Investment Related Activity	(\$1,860.64)	(\$3,778.24)
Electronic Transfers-Credits	10,000.00	15,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	\$10,000.00	\$12,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,516.88	\$8,516.88

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-10/31/23)	Realized This Year (1/1/23-10/31/23)	Unrealized Inception to Date (as of 10/31/23)
Short-Term Gain	—	—	\$34.28
Short-Term (Loss)	(10.56)	(10.56)	(41.35)
Total Short-Term	(\$10.56)	(\$10.56)	(\$7.07)
Long-Term Gain	—	—	2,446.43
Long-Term (Loss)	—	—	(2,526.04)
Total Long-Term	—	—	(\$79.61)
TOTAL GAIN/(LOSS)	(\$10.56)	(\$10.56)	(\$86.68)

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$8,516.88	—	\$0.85	0.010
CASH, BDP, AND MMFs	19.98%	\$8,516.88		\$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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$532.060	\$651.52	\$532.06	\$(-119.46)	LT A	
	12/16/21	1.000	561.120	532.060	561.12	532.06	(29.06)	LT A	
	Total	2.000			1,212.64	1,064.12	(148.52)	LT	—

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	98.500	295.11	197.00	(98.11) LT A		
	12/3/21	1.000	144.450	98.500	144.45	98.50	(45.95) LT A		
	12/6/21	2.000	137.100	98.500	274.20	197.00	(77.20) LT A		
	12/9/21	1.000	138.000	98.500	138.00	98.50	(39.50) LT A		
	1/4/22	1.000	141.350	98.500	141.35	98.50	(42.85) LT A		
	4/12/22	2.000	95.280	98.500	190.56	197.00	6.44 LT A		
	4/26/22	2.000	86.040	98.500	172.08	197.00	24.92 LT A		
	9/21/23	20.000	96.905	98.500	1,938.10	1,970.00	31.90 ST		
	Total	31.000			3,293.85	3,053.50	(272.25) LT 31.90 ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	133.090	494.30	532.36	38.06 LT A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	170.770	149.79	170.77	20.98 LT A		
	10/4/21	1.000	138.430	170.770	138.43	170.77	32.34 LT A		
	Total	2.000			288.22	341.54	53.32 LT	1.92	0.56
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)									
	3/29/22	2.000	354.380	341.330	708.76	682.66	(26.10) LT A		
	4/4/22	2.000	344.800	341.330	689.60	682.66	(6.94) LT A		
	4/6/22	1.000	345.700	341.330	345.70	341.33	(4.37) LT A		
	4/18/22	1.000	345.130	341.330	345.13	341.33	(3.80) LT A		
	5/2/22	1.000	319.540	341.330	319.54	341.33	21.79 LT A		
	10/17/23	2.000	345.810	341.330	691.62	682.66	(8.96) ST		
	Total	9.000			3,100.35	3,071.97	(19.42) LT (8.96) ST	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	186.820	194.61	186.82	(7.79) LT A	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	284.690	334.83	284.69	(50.14) LT A		
	3/24/22	1.000	315.730	284.690	315.73	284.69	(31.04) LT A		
	4/22/22	1.000	303.760	284.690	303.76	284.69	(19.07) LT A		
	9/16/22	1.000	275.690	284.690	275.69	284.69	9.00 LT A		
	9/20/22	1.000	272.590	284.690	272.59	284.69	12.10 LT A		
	Purchases	5.000			1,502.60	1,423.45	(79.15) LT		
Short Term Reinvestments		0.032			10.45	9.11	(1.34) ST		

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	5.032			1,513.05	1,432.56	(79.15) LT (1.34) ST	42.07	2.94
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	190.570	219.14	190.57	(28.57) LT A		
	4/22/22	1.000	199.670	190.570	199.67	190.57	(9.10) LT A		
	9/16/22	1.000	191.510	190.570	191.51	190.57	(0.94) LT A		
	9/20/22	1.000	189.270	190.570	189.27	190.57	1.30 LT A		
	Total	4.000			799.59	762.28	(37.31) LT	17.60	2.31
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 11/08/23; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	376.350	338.27	376.35	38.08 LT A	2.28	0.61
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/09/23; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	301.270	353.35	301.27	(52.08) LT A		
	9/20/21	1.000	355.810	301.270	355.81	301.27	(54.54) LT A		
	9/28/21	1.000	339.820	301.270	339.82	301.27	(38.55) LT A		
	9/28/21	1.000	341.980	301.270	341.98	301.27	(40.71) LT A		
	10/4/21	1.000	323.670	301.270	323.67	301.27	(22.40) LT A		
	10/22/21	2.000	323.010	301.270	646.02	602.54	(43.48) LT A		
	10/26/21	2.000	311.685	301.270	623.37	602.54	(20.83) LT A		
	Total	9.000			2,984.02	2,711.43	(272.59) LT	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	338.110	596.74	676.22	79.48 LT A		
	9/28/21	1.000	284.770	338.110	284.77	338.11	53.34 LT A		
	9/29/21	1.000	284.790	338.110	284.79	338.11	53.32 LT A		
	10/4/21	1.000	280.790	338.110	280.79	338.11	57.32 LT A		
	11/23/21	2.000	334.960	338.110	669.92	676.22	6.30 LT A		
	11/26/21	1.000	331.490	338.110	331.49	338.11	6.62 LT A		
	12/3/21	1.000	318.700	338.110	318.70	338.11	19.41 LT A		
	12/20/21	1.000	319.020	338.110	319.02	338.11	19.09 LT A		
	1/24/22	1.000	291.870	338.110	291.87	338.11	46.24 LT A		
	3/4/22	2.000	290.890	338.110	581.78	676.22	94.44 LT A		
	4/6/22	2.000	298.160	338.110	596.32	676.22	79.90 LT A		
	4/12/22	1.000	281.870	338.110	281.87	338.11	56.24 LT A		
	4/22/22	1.000	277.390	338.110	277.39	338.11	60.72 LT A		
	4/26/22	1.000	272.660	338.110	272.66	338.11	65.45 LT A		
	5/9/22	1.000	265.070	338.110	265.07	338.11	73.04 LT A		
	5/20/22	2.000	250.930	338.110	501.86	676.22	174.36 LT A		

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	2.000	242.720	338.110	485.44	676.22	190.78	LT A	
	9/23/22	1.000	237.730	338.110	237.73	338.11	100.38	LT A	
	Purchases	24.000			6,878.21	8,114.64	1,236.43	LT	
Short Term Reinvestments		0.049			16.32	16.57	0.25	ST	
	Total	24.049			6,894.53	8,131.21	1,236.43	LT	
							0.25	ST	72.15 0.89
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	49.600	184.14	148.80	(35.34)	LT A	
	9/20/21	3.000	63.223	49.600	189.67	148.80	(40.87)	LT A	
	9/28/21	3.000	63.693	49.600	191.08	148.80	(42.28)	LT A	
	10/4/21	3.000	63.257	49.600	189.77	148.80	(40.97)	LT A	
	10/20/21	6.000	66.867	49.600	401.20	297.60	(103.60)	LT A	
	11/23/21	3.000	68.773	49.600	206.32	148.80	(57.52)	LT A	
	11/26/21	3.000	68.663	49.600	205.99	148.80	(57.19)	LT A	
	12/3/21	3.000	66.110	49.600	198.33	148.80	(49.53)	LT A	
	12/7/21	3.000	67.110	49.600	201.33	148.80	(52.53)	LT A	
	1/3/22	6.000	67.713	49.600	406.28	297.60	(108.68)	LT A	
	1/4/22	3.000	65.853	49.600	197.56	148.80	(48.76)	LT A	
	1/24/22	3.000	58.127	49.600	174.38	148.80	(25.58)	LT A	
	3/4/22	3.000	56.840	49.600	170.52	148.80	(21.72)	LT A	
	4/18/22	3.000	59.130	49.600	177.39	148.80	(28.59)	LT A	
	4/22/22	3.000	55.957	49.600	167.87	148.80	(19.07)	LT A	
	5/2/22	3.000	52.233	49.600	156.70	148.80	(7.90)	LT A	
	5/10/22	3.000	48.713	49.600	146.14	148.80	2.66	LT A	
	10/3/22	1.000	57.470	49.600	57.47	49.60	(7.87)	LT A	
Short Term Reinvestments	Purchases	58.000			3,622.14	2,876.80	(745.34)	LT	
		0.260			12.76	12.90	0.14	ST	
	Total	58.260			3,634.90	2,889.70	(745.34)	LT	
							0.14	ST	51.27 1.77
<i>Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	407.800	284.76	407.80	123.04	LT A	
	1/4/22	1.000	285.300	407.800	285.30	407.80	122.50	LT A	
	3/7/22	1.000	217.880	407.800	217.88	407.80	189.92	LT A	
	4/6/22	1.000	240.640	407.800	240.64	407.80	167.16	LT A	
	5/9/22	1.000	169.940	407.800	169.94	407.80	237.86	LT A	
	Purchases	5.000			1,198.52	2,039.00	840.48	LT	

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.001			0.20	0.41	0.21 ST		
	Total	5.001			1,198.72	2,039.41	840.48 LT 0.21 ST	0.80	0.04
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
PEPSICO INC (PEP)	10/11/23	2.000	162.670	163.280	325.34	326.56	1.22 ST	10.12	3.10
<i>Rating: Morgan Stanley: 2; Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	200.830	506.32	401.66	(104.66) LT A		
	11/23/21	1.000	289.830	200.830	289.83	200.83	(89.00) LT A		
	11/30/21	1.000	288.380	200.830	288.38	200.83	(87.55) LT A		
	12/3/21	2.000	256.390	200.830	512.78	401.66	(111.12) LT A		
	Total	6.000			1,597.31	1,204.98	(392.33) LT	—	—
<i>Rating: Morgan Stanley: 2; Morningstar: 1; Asset Class: Equities</i>									
TESLA INC (TSLA)	5/20/22	3.000	217.877	200.840	653.63	602.52	(51.11) LT A	—	—
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Asset Class: Equities</i>									
VISA INC CL A (V)	10/27/21	1.000	222.200	235.100	222.20	235.10	12.90 LT A		
	Purchases	1.000			222.20	235.10	12.90 LT		
Short Term Reinvestments		0.002			0.45	0.47	0.02 ST		
	Total	1.002			222.65	235.57	12.90 LT 0.02 ST	2.08	0.88
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	67.93%				\$28,745.98	\$28,962.88	\$193.46 LT \$23.44 ST	\$200.29	0.69%

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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	\$121.400	\$121.99	\$121.40	\$ (0.59)	LT A	
	11/23/21	1.000	131.600	121.400	131.60	121.40	(10.20)	LT A	
	11/26/21	1.000	131.230	121.400	131.23	121.40	(9.83)	LT A	
	Purchases	3.000			384.82	364.20	(20.62)	LT	
Short Term Reinvestments		0.006			0.67	0.73	0.06	ST	
	Total	3.006			385.49	364.93	(20.62)	LT	2.73 0.75
							0.06	ST	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	152.840	478.46	305.68	(172.78)	LT A	— —
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	48.500	105.53	97.00	(8.53)	LT A	
	11/23/21	2.000	55.885	48.500	111.77	97.00	(14.77)	LT A	
	11/26/21	2.000	55.265	48.500	110.53	97.00	(13.53)	LT A	
	11/30/21	2.000	55.045	48.500	110.09	97.00	(13.09)	LT A	
	Purchases	8.000			437.92	388.00	(49.92)	LT	
Short Term Reinvestments		0.031			1.52	1.50	(0.02)	ST	
	Total	8.031			439.44	389.50	(49.92)	LT	6.14 1.58
							(0.02)	ST	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	68.060	74.63	68.06	(6.57)	LT A	
Short Term Reinvestments	Purchases	1.000			74.63	68.06	(6.57)	LT	
		0.009			0.65	0.61	(0.04)	ST	
	Total	1.009			75.28	68.67	(6.57)	LT	2.64 3.84
							(0.04)	ST	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	49.380	106.12	98.76	(7.36)	LT A	
	11/26/21	2.000	55.620	49.380	111.24	98.76	(12.48)	LT A	
	Purchases	4.000			217.36	197.52	(19.84)	LT	
Short Term Reinvestments		0.015			0.77	0.74	(0.03)	ST	
	Total	4.015			218.13	198.26	(19.84)	LT	3.11 1.57
							(0.03)	ST	

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCWAB U.S. LARGE-CAP VALUE (SCHV)									
	9/20/21	1.000	68.030	62.340	68.03	62.34	(5.69) LT A		
	Purchases	1.000			68.03	62.34	(5.69) LT		
Short Term Reinvestments		0.007			0.42	0.44	0.02 ST		
	Total	1.007			68.45	62.78	(5.69) LT 0.02 ST		1.69 2.69
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SPDR S&P 500 ETF TRUST (SPY)									
	11/26/21	1.000	460.200	418.200	460.20	418.20	(42.00) LT A		
	10/11/23	1.000	434.130	418.200	434.13	418.20	(15.93) ST		
	Purchases	2.000			894.33	836.40	(42.00) LT (15.93) ST		
Short Term Reinvestments		0.004			1.58	1.67	0.09 ST		
	Total	2.004			895.91	838.07	(42.00) LT (15.84) ST		13.04 1.56
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD INFO TECH ETF (VGT)									
	11/26/21	1.000	444.370	407.800	444.37	407.80	(36.57) LT A		
	Purchases	1.000			444.37	407.80	(36.57) LT		
Short Term Reinvestments		0.003			0.88	1.22	0.34 ST		
	Total	1.003			445.25	409.02	(36.57) LT 0.34 ST		3.21 0.78
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD S&P 500 ETF (VOO)									
	11/26/21	1.000	422.970	384.170	422.97	384.17	(38.80) LT A		
	9/20/22	2.000	355.765	384.170	711.53	768.34	56.81 LT A		
	9/23/22	2.000	338.100	384.170	676.20	768.34	92.14 LT A		
	10/11/23	1.000	399.040	384.170	399.04	384.17	(14.87) ST		
	Purchases	6.000			2,209.74	2,305.02	110.15 LT (14.87) ST		
Short Term Reinvestments		0.019			7.46	7.30	(0.16) ST		
	Total	6.019			2,217.20	2,312.32	110.15 LT (15.03) ST		37.49 1.62
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)									
	11/26/21	1.000	236.020	206.790	236.02	206.79	(29.23) LT A		
	Purchases	1.000			236.02	206.79	(29.23) LT		
Short Term Reinvestments		0.004			0.80	0.83	0.03 ST		

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

Page 12 of 14

Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.004			236.82	207.62	(29.23) LT 0.03 ST		

Next Dividend Payable 12/2023; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	12.09%	\$5,460.43	\$5,156.85	\$(273.07) LT \$(30.51) ST	\$73.41	1.42%
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%	\$34,206.41	\$42,636.61	\$(79.61) LT \$(7.07) ST	\$274.55	0.64%

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	\$8,516.88	—	—	—	—	—
Stocks	—	\$28,962.88	—	—	—	—
ETFs & CEFs	—	5,156.85	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,516.88	\$34,119.73	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/3		Dividend	VANGUARD S&P 500 ETF				\$7.46
10/3		Dividend	VANGUARD INFO TECH ETF				0.88
10/3		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	392.0129	(7.46)

Account Detail

Active Assets Account
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/3		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	417.2279	(0.88)
10/9		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 FROM 723-XXX507			10,000.00
10/11	10/13	Bought	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	1.000	653.4500	(653.60)
10/11	10/13	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	433.9800	(434.13)
10/11	10/13	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	398.8850	(399.04)
10/11	10/13	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	2.000	162.5200	(325.34)
10/17	10/19	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	2.000	345.6612	(691.62)
10/27	10/31	Sold	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	1.000	643.2000	643.04
10/31		Dividend	SPDR S&P 500 ETF TRUST				1.58
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.05
10/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	412.7859	(1.58)
NET CREDITS/(DEBITS)							\$8,139.36

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)
	10/10	Automatic Investment	BANK DEPOSIT PROGRAM	\$10,000.00
	10/13	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,812.11)
	10/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(691.62)
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	643.04
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD				\$8,139.36

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
COCA COLA CONSOLIDATED INC	10/11/23	10/27/23	1.000	\$643.04	\$653.60	(\$10.56)	

Account Detail	Active Assets Account 723-140755-222	ARNAB GHOSH
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SHORT-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
Short-Term This Period				\$643.04	\$653.60	\$(10.56)	
Short-Term Year to Date				\$643.04	\$653.60	\$(10.56)	
Net Realized Gain/(Loss) This Period				\$643.04	\$653.60	\$(10.56)	
Net Realized Gain/(Loss) Year to Date				\$643.04	\$653.60	\$(10.56)	

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 October 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/23)	\$65,629.62
Ending Total Value (as of 10/31/23)	\$62,032.15
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

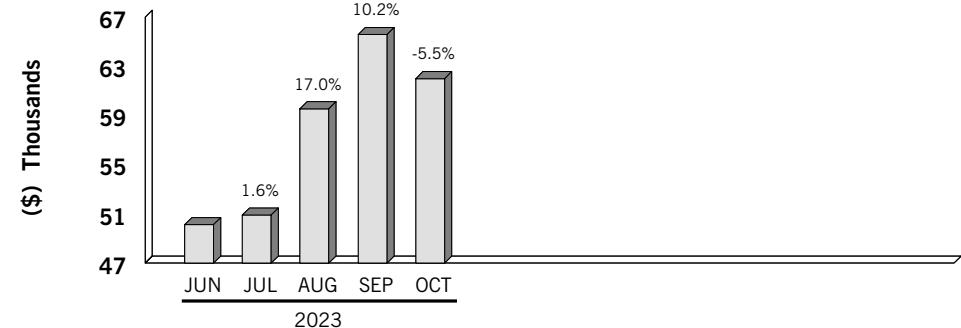
Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$65,629.62	—
Credits	6,177.52	71,029.22
Debits	(10,000.00)	(10,000.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(-3,822.48)	\$61,028.67
Change in Value	225.01	1,003.48
TOTAL ENDING VALUE	\$62,032.15	\$62,032.15

MARKET VALUE OVER TIME

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



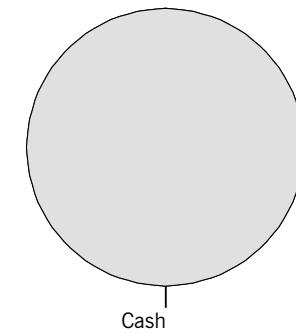
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$62,032.15	100.00
TOTAL VALUE	\$62,032.15	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

Platinum CashPlus Account
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$11,456.53	\$7,634.11
Savings and Time Deposits	54,173.09	54,398.04
Total Assets	\$65,629.62	\$62,032.15
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$65,629.62	\$62,032.15

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
Interest	\$225.01	\$1,003.48
Income And Distributions	\$225.01	\$1,003.48
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$225.01	\$1,003.48

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 (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$11,456.53	—
Purchases	(224.95)	(54,399.04)
Sales and Redemptions	—	1.00
Income and Distributions	225.01	1,003.48
Total Investment Related Activity	\$0.06	(\$53,394.56)
Checks Deposited	6,177.52	27,632.97
Electronic Transfers-Credits	—	43,396.25
Electronic Transfers-Debits	(10,000.00)	(10,000.00)
Total Cash Related Activity	(\$3,822.48)	\$61,029.22
Automated Payments	—	(0.55)
Total Card/Check Activity	—	(\$0.55)
CLOSING CASH, BDP, MMFs	\$7,634.11	\$7,634.11

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-10/31/23)	Realized This Year (1/1/23-10/31/23)	Unrealized Inception to Date (as of 10/31/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$7,634.11	—	\$0.76	0.010
CASH, BDP, AND MMFs	12.31%	\$7,634.11		\$0.76	

Account Detail

Platinum CashPlus Account
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	\$54,398.04	\$2,719.90	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	87.69%	\$54,398.04	\$2,719.90	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$62,032.15	N/A
				—
				—

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	\$7,634.11	—	—	—	—	—
Savings and Time Deposits	54,398.04	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$62,032.15	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/9		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 TO 723-XXX755			\$(10,000.00)
10/12		Check Deposit	MS PAYROLL DEPOSIT				3,088.76
10/30		Check Deposit	MS PAYROLL DEPOSIT				3,088.76
10/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EBO			224.95
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.06
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(224.95)
NET CREDITS/(DEBITS)							\$(3,822.42)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	10/10	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(10,000.00)
	10/13	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.76
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.76
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD				\$(3,822.42)

MESSAGES

Senior Investor Helpline

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Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/23) **\$259,809.47**
Ending Total Value (as of 10/31/23) **\$271,084.52**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

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Senior Investor Helpline

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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

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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 (10/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvrd)	Change in Value	Ending Value (10/31/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		\$259,809	\$6,177	—	\$5,097	\$271,084	\$404	\$(23)	\$31,522	
Personal Accounts										
ARNAB GHOSH	723-140507-222	65,629	(3,822)	—	225	62,032	225	—	—	7
ARNAB GHOSH	723-140755-222	32,774	10,000	—	(137)	42,636	9	(10)	(7)	13
ARNAB GHOSH	723-141489-222	161,430	—	—	5,010	166,440	169	(12)	(668)	25
Total Personal Accounts		\$259,834	\$6,177	—	\$5,097	\$271,109	\$404	\$(23)	\$(675)	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH	723-140644-222	(25)	—	—	—	(25)	—	—	—	**
Traditional IRA										
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.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$259,809.47	—
Credits	16,177.52	170,502.10
Debits	(10,000.00)	(18,457.03)
Security Transfers	—	117,914.45
Net Credits/Debits/Transfers	\$6,177.52	\$269,959.52
Change in Value	5,097.53	1,125.00
TOTAL ENDING VALUE	\$271,084.52	\$271,084.52

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

ASSET ALLOCATION (includes accrued interest)

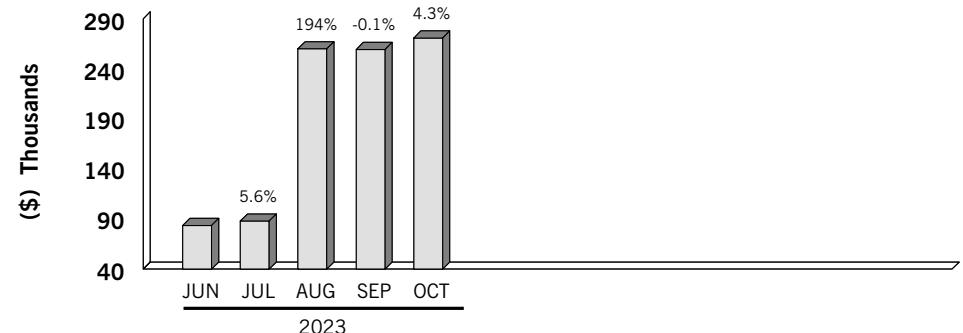
	Market Value	Percentage
Cash	\$101,139.13	37.31
Equities	169,945.39	62.69
TOTAL VALUE	\$271,084.52	100.00%

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.

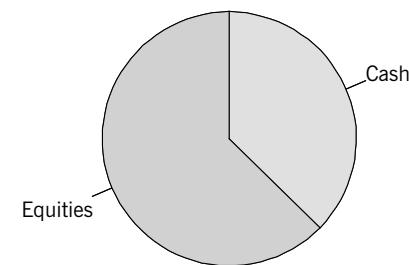
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

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.



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 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$29,857.89	\$17,907.93
Savings and Time Deposits	93,279.99	83,637.88
Stocks	116,245.98	133,213.50
ETFs & CEFs	20,450.61	36,731.89
Net Unsettled Purchases/Sales	—	(381.68)
Total Assets	\$259,834.47	\$271,109.52
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	\$259,809.47	\$271,084.52

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

CASH FLOW

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$29,832.89	—
Purchases	(31,461.64)	(188,864.98)
Dividend Reinvestments	(9.92)	(54.93)
Sales and Redemptions	12,557.53	52,558.53
Net Unsettled Purch/Sales	381.68	381.68
Income and Distributions	404.87	1,817.56
Total Investment Related Activity	\$(18,127.48)	\$(134,162.14)
Checks Deposited	6,177.52	27,632.97
Electronic Transfers-Credits	10,000.00	142,869.13
Electronic Transfers-Debits	(10,000.00)	(16,206.19)
Other Debits	—	(25.00)
Total Cash Related Activity	\$6,177.52	\$154,270.91
Automated Payments	—	(2,225.84)
Total Card/Check Activity	—	\$(2,225.84)
CLOSING CASH, BDP, MMFs	\$17,882.93	\$17,882.93
<i>Including:</i>		
Personal Accounts	\$17,907.93	
Retirement Accounts	\$(25.00)	

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Account Summary

Platinum CashPlus Account
723-140507-222

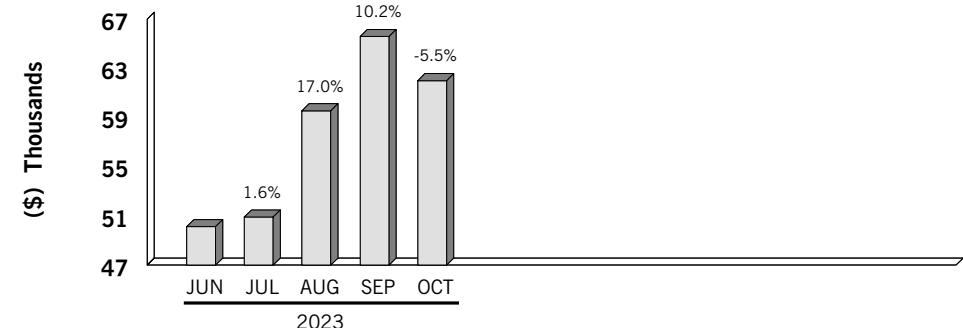
ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$65,629.62	—
Credits	6,177.52	71,029.22
Debits	(10,000.00)	(10,000.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(3,822.48)	\$61,028.67
Change in Value	225.01	1,003.48
TOTAL ENDING VALUE	\$62,032.15	\$62,032.15

MARKET VALUE OVER TIME

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



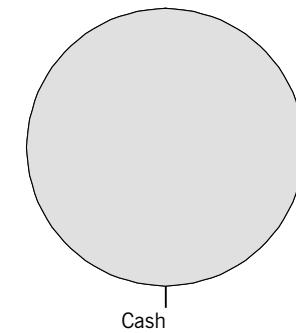
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$62,032.15	100.00
TOTAL VALUE	\$62,032.15	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

Platinum CashPlus Account
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$11,456.53	\$7,634.11
Savings and Time Deposits	54,173.09	54,398.04
Total Assets	\$65,629.62	\$62,032.15
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$65,629.62	\$62,032.15

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
Interest	\$225.01	\$1,003.48
Income And Distributions	\$225.01	\$1,003.48
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$225.01	\$1,003.48

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 (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$11,456.53	—
Purchases	(224.95)	(54,399.04)
Sales and Redemptions	—	1.00
Income and Distributions	225.01	1,003.48
Total Investment Related Activity	\$0.06	(\$53,394.56)
Checks Deposited	6,177.52	27,632.97
Electronic Transfers-Credits	—	43,396.25
Electronic Transfers-Debits	(10,000.00)	(10,000.00)
Total Cash Related Activity	(\$3,822.48)	\$61,029.22
Automated Payments	—	(0.55)
Total Card/Check Activity	—	(\$0.55)
CLOSING CASH, BDP, MMFs	\$7,634.11	\$7,634.11

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-10/31/23)	Realized This Year (1/1/23-10/31/23)	Unrealized Inception to Date (as of 10/31/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$7,634.11	—	\$0.76	0.010
CASH, BDP, AND MMFs	12.31%	\$7,634.11		\$0.76	

Account Detail

Platinum CashPlus Account
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	\$54,398.04	\$2,719.90	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value			Est Ann Income	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Accrued Interest	Current Yield %
	100.00%	—	\$62,032.15	N/A	\$2,720.66	4.39%
SAVINGS AND TIME DEPOSITS	87.69%		\$54,398.04		\$2,719.90	

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	\$7,634.11	—	—	—	—	—
Savings and Time Deposits	54,398.04	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$62,032.15	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/9		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 TO 723-XXX755			\$(10,000.00)
10/12		Check Deposit	MS PAYROLL DEPOSIT				3,088.76
10/30		Check Deposit	MS PAYROLL DEPOSIT				3,088.76
10/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EBO			224.95
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.06
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(224.95)
NET CREDITS/(DEBITS)							\$(3,822.42)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	10/10	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(10,000.00)
	10/13	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.76
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.76
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD				\$(3,822.42)

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.

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Account Summary

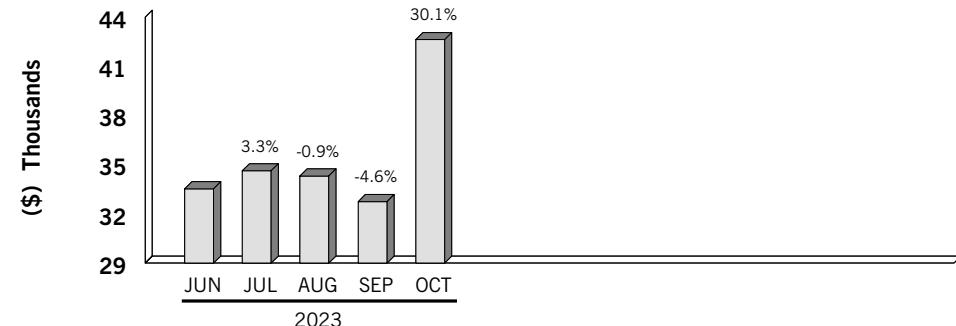
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$32,774.27	—
Credits	10,000.00	15,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	\$10,000.00	\$43,560.15
Change in Value	(137.66)	(923.54)
TOTAL ENDING VALUE	\$42,636.61	\$42,636.61

MARKET VALUE OVER TIME

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

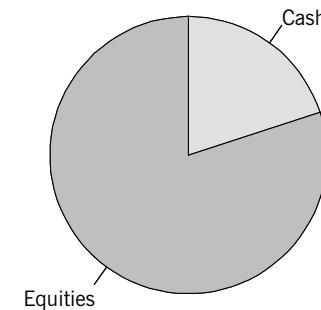


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$8,516.88	19.98
Equities	34,119.73	80.02
TOTAL VALUE	\$42,636.61	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$377.52	\$8,516.88
Stocks	27,949.04	28,962.88
ETFs & CEFs	4,447.71	5,156.85
Total Assets	\$32,774.27	\$42,636.61
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$32,774.27	\$42,636.61

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
Qualified Dividends	—	\$45.63
Other Dividends	9.92	29.74
Interest	0.05	0.11
Income And Distributions	\$9.97	\$75.48
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$9.97	\$75.48

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 (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$377.52	—
Purchases	(2,503.73)	(4,441.83)
Dividend Reinvestments	(9.92)	(54.93)
Sales and Redemptions	643.04	643.04
Income and Distributions	9.97	75.48
Total Investment Related Activity	(\$1,860.64)	(\$3,778.24)
Electronic Transfers-Credits	10,000.00	15,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	\$10,000.00	\$12,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,516.88	\$8,516.88

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-10/31/23)	Realized This Year (1/1/23-10/31/23)	Unrealized Inception to Date (as of 10/31/23)
Short-Term Gain	—	—	\$34.28
Short-Term (Loss)	(10.56)	(10.56)	(41.35)
Total Short-Term	(\$10.56)	(\$10.56)	(\$7.07)
Long-Term Gain	—	—	2,446.43
Long-Term (Loss)	—	—	(2,526.04)
Total Long-Term	—	—	(\$79.61)
TOTAL GAIN/(LOSS)	(\$10.56)	(\$10.56)	(\$86.68)

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$8,516.88	—	\$0.85	0.010
CASH, BDP, AND MMFs	19.98%	\$8,516.88		\$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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$532.060	\$651.52	\$532.06	\$(-119.46)	LT A	
	12/16/21	1.000	561.120	532.060	561.12	532.06	(29.06)	LT A	
	Total	2.000			1,212.64	1,064.12	(148.52)	LT	—

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	98.500	295.11	197.00	(98.11) LT A		
	12/3/21	1.000	144.450	98.500	144.45	98.50	(45.95) LT A		
	12/6/21	2.000	137.100	98.500	274.20	197.00	(77.20) LT A		
	12/9/21	1.000	138.000	98.500	138.00	98.50	(39.50) LT A		
	1/4/22	1.000	141.350	98.500	141.35	98.50	(42.85) LT A		
	4/12/22	2.000	95.280	98.500	190.56	197.00	6.44 LT A		
	4/26/22	2.000	86.040	98.500	172.08	197.00	24.92 LT A		
	9/21/23	20.000	96.905	98.500	1,938.10	1,970.00	31.90 ST		
	Total	31.000			3,293.85	3,053.50	(272.25) LT 31.90 ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	133.090	494.30	532.36	38.06 LT A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	170.770	149.79	170.77	20.98 LT A		
	10/4/21	1.000	138.430	170.770	138.43	170.77	32.34 LT A		
	Total	2.000			288.22	341.54	53.32 LT	1.92	0.56
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)									
	3/29/22	2.000	354.380	341.330	708.76	682.66	(26.10) LT A		
	4/4/22	2.000	344.800	341.330	689.60	682.66	(6.94) LT A		
	4/6/22	1.000	345.700	341.330	345.70	341.33	(4.37) LT A		
	4/18/22	1.000	345.130	341.330	345.13	341.33	(3.80) LT A		
	5/2/22	1.000	319.540	341.330	319.54	341.33	21.79 LT A		
	10/17/23	2.000	345.810	341.330	691.62	682.66	(8.96) ST		
	Total	9.000			3,100.35	3,071.97	(19.42) LT (8.96) ST	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	186.820	194.61	186.82	(7.79) LT A	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	284.690	334.83	284.69	(50.14) LT A		
	3/24/22	1.000	315.730	284.690	315.73	284.69	(31.04) LT A		
	4/22/22	1.000	303.760	284.690	303.76	284.69	(19.07) LT A		
	9/16/22	1.000	275.690	284.690	275.69	284.69	9.00 LT A		
	9/20/22	1.000	272.590	284.690	272.59	284.69	12.10 LT A		
	Purchases	5.000			1,502.60	1,423.45	(79.15) LT		
Short Term Reinvestments		0.032			10.45	9.11	(1.34) ST		

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	5.032			1,513.05	1,432.56	(79.15) LT (1.34) ST	42.07	2.94
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	190.570	219.14	190.57	(28.57) LT A		
	4/22/22	1.000	199.670	190.570	199.67	190.57	(9.10) LT A		
	9/16/22	1.000	191.510	190.570	191.51	190.57	(0.94) LT A		
	9/20/22	1.000	189.270	190.570	189.27	190.57	1.30 LT A		
	Total	4.000			799.59	762.28	(37.31) LT	17.60	2.31
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 11/08/23; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	376.350	338.27	376.35	38.08 LT A	2.28	0.61
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/09/23; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	301.270	353.35	301.27	(52.08) LT A		
	9/20/21	1.000	355.810	301.270	355.81	301.27	(54.54) LT A		
	9/28/21	1.000	339.820	301.270	339.82	301.27	(38.55) LT A		
	9/28/21	1.000	341.980	301.270	341.98	301.27	(40.71) LT A		
	10/4/21	1.000	323.670	301.270	323.67	301.27	(22.40) LT A		
	10/22/21	2.000	323.010	301.270	646.02	602.54	(43.48) LT A		
	10/26/21	2.000	311.685	301.270	623.37	602.54	(20.83) LT A		
	Total	9.000			2,984.02	2,711.43	(272.59) LT	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	338.110	596.74	676.22	79.48 LT A		
	9/28/21	1.000	284.770	338.110	284.77	338.11	53.34 LT A		
	9/29/21	1.000	284.790	338.110	284.79	338.11	53.32 LT A		
	10/4/21	1.000	280.790	338.110	280.79	338.11	57.32 LT A		
	11/23/21	2.000	334.960	338.110	669.92	676.22	6.30 LT A		
	11/26/21	1.000	331.490	338.110	331.49	338.11	6.62 LT A		
	12/3/21	1.000	318.700	338.110	318.70	338.11	19.41 LT A		
	12/20/21	1.000	319.020	338.110	319.02	338.11	19.09 LT A		
	1/24/22	1.000	291.870	338.110	291.87	338.11	46.24 LT A		
	3/4/22	2.000	290.890	338.110	581.78	676.22	94.44 LT A		
	4/6/22	2.000	298.160	338.110	596.32	676.22	79.90 LT A		
	4/12/22	1.000	281.870	338.110	281.87	338.11	56.24 LT A		
	4/22/22	1.000	277.390	338.110	277.39	338.11	60.72 LT A		
	4/26/22	1.000	272.660	338.110	272.66	338.11	65.45 LT A		
	5/9/22	1.000	265.070	338.110	265.07	338.11	73.04 LT A		
	5/20/22	2.000	250.930	338.110	501.86	676.22	174.36 LT A		

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Active Assets Account
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	2.000	242.720	338.110	485.44	676.22	190.78	LT A	
	9/23/22	1.000	237.730	338.110	237.73	338.11	100.38	LT A	
	Purchases	24.000			6,878.21	8,114.64	1,236.43	LT	
Short Term Reinvestments		0.049			16.32	16.57	0.25	ST	
	Total	24.049			6,894.53	8,131.21	1,236.43	LT	
							0.25	ST	72.15 0.89

Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	49.600	184.14	148.80	(35.34)	LT A	
	9/20/21	3.000	63.223	49.600	189.67	148.80	(40.87)	LT A	
	9/28/21	3.000	63.693	49.600	191.08	148.80	(42.28)	LT A	
	10/4/21	3.000	63.257	49.600	189.77	148.80	(40.97)	LT A	
	10/20/21	6.000	66.867	49.600	401.20	297.60	(103.60)	LT A	
	11/23/21	3.000	68.773	49.600	206.32	148.80	(57.52)	LT A	
	11/26/21	3.000	68.663	49.600	205.99	148.80	(57.19)	LT A	
	12/3/21	3.000	66.110	49.600	198.33	148.80	(49.53)	LT A	
	12/7/21	3.000	67.110	49.600	201.33	148.80	(52.53)	LT A	
	1/3/22	6.000	67.713	49.600	406.28	297.60	(108.68)	LT A	
	1/4/22	3.000	65.853	49.600	197.56	148.80	(48.76)	LT A	
	1/24/22	3.000	58.127	49.600	174.38	148.80	(25.58)	LT A	
	3/4/22	3.000	56.840	49.600	170.52	148.80	(21.72)	LT A	
	4/18/22	3.000	59.130	49.600	177.39	148.80	(28.59)	LT A	
	4/22/22	3.000	55.957	49.600	167.87	148.80	(19.07)	LT A	
	5/2/22	3.000	52.233	49.600	156.70	148.80	(7.90)	LT A	
	5/10/22	3.000	48.713	49.600	146.14	148.80	2.66	LT A	
	10/3/22	1.000	57.470	49.600	57.47	49.60	(7.87)	LT A	
Short Term Reinvestments	Purchases	58.000			3,622.14	2,876.80	(745.34)	LT	
		0.260			12.76	12.90	0.14	ST	
	Total	58.260			3,634.90	2,889.70	(745.34)	LT	
							0.14	ST	51.27 1.77

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	407.800	284.76	407.80	123.04	LT A	
	1/4/22	1.000	285.300	407.800	285.30	407.80	122.50	LT A	
	3/7/22	1.000	217.880	407.800	217.88	407.80	189.92	LT A	
	4/6/22	1.000	240.640	407.800	240.64	407.80	167.16	LT A	
	5/9/22	1.000	169.940	407.800	169.94	407.80	237.86	LT A	
	Purchases	5.000			1,198.52	2,039.00	840.48	LT	

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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		0.001			0.20	0.41	0.21 ST		
	Total	5.001			1,198.72	2,039.41	840.48 LT 0.21 ST	0.80	0.04
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
PEPSICO INC (PEP)	10/11/23	2.000	162.670	163.280	325.34	326.56	1.22 ST	10.12	3.10
<i>Rating: Morgan Stanley: 2; Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	200.830	506.32	401.66	(104.66) LT A		
	11/23/21	1.000	289.830	200.830	289.83	200.83	(89.00) LT A		
	11/30/21	1.000	288.380	200.830	288.38	200.83	(87.55) LT A		
	12/3/21	2.000	256.390	200.830	512.78	401.66	(111.12) LT A		
	Total	6.000			1,597.31	1,204.98	(392.33) LT	—	—
<i>Rating: Morgan Stanley: 2; Morningstar: 1; Asset Class: Equities</i>									
TESLA INC (TSLA)	5/20/22	3.000	217.877	200.840	653.63	602.52	(51.11) LT A	—	—
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Asset Class: Equities</i>									
VISA INC CL A (V)	10/27/21	1.000	222.200	235.100	222.20	235.10	12.90 LT A		
	Purchases	1.000			222.20	235.10	12.90 LT		
Short Term Reinvestments		0.002			0.45	0.47	0.02 ST		
	Total	1.002			222.65	235.57	12.90 LT 0.02 ST	2.08	0.88
<i>Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	67.93%				\$28,745.98	\$28,962.88	\$193.46 LT \$23.44 ST	\$200.29	0.69%

Account Detail

Active Assets Account
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	\$121.400	\$121.99	\$121.40	\$ (0.59)	LT A	
	11/23/21	1.000	131.600	121.400	131.60	121.40	(10.20)	LT A	
	11/26/21	1.000	131.230	121.400	131.23	121.40	(9.83)	LT A	
	Purchases	3.000			384.82	364.20	(20.62)	LT	
Short Term Reinvestments		0.006			0.67	0.73	0.06	ST	
	Total	3.006			385.49	364.93	(20.62)	LT	2.73 0.75
							0.06	ST	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	152.840	478.46	305.68	(172.78)	LT A	— —
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	48.500	105.53	97.00	(8.53)	LT A	
	11/23/21	2.000	55.885	48.500	111.77	97.00	(14.77)	LT A	
	11/26/21	2.000	55.265	48.500	110.53	97.00	(13.53)	LT A	
	11/30/21	2.000	55.045	48.500	110.09	97.00	(13.09)	LT A	
	Purchases	8.000			437.92	388.00	(49.92)	LT	
Short Term Reinvestments		0.031			1.52	1.50	(0.02)	ST	
	Total	8.031			439.44	389.50	(49.92)	LT	6.14 1.58
							(0.02)	ST	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	68.060	74.63	68.06	(6.57)	LT A	
Short Term Reinvestments		Purchases	1.000		74.63	68.06	(6.57)	LT	
			0.009		0.65	0.61	(0.04)	ST	
	Total	1.009			75.28	68.67	(6.57)	LT	2.64 3.84
							(0.04)	ST	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	49.380	106.12	98.76	(7.36)	LT A	
	11/26/21	2.000	55.620	49.380	111.24	98.76	(12.48)	LT A	
	Purchases	4.000			217.36	197.52	(19.84)	LT	
Short Term Reinvestments			0.015		0.77	0.74	(0.03)	ST	
	Total	4.015			218.13	198.26	(19.84)	LT	3.11 1.57
							(0.03)	ST	

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Active Assets Account
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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCWAB U.S. LARGE-CAP VALUE (SCHV)									
	9/20/21	1.000	68.030	62.340	68.03	62.34	(5.69) LT A		
	Purchases	1.000			68.03	62.34	(5.69) LT		
Short Term Reinvestments		0.007			0.42	0.44	0.02 ST		
	Total	1.007			68.45	62.78	(5.69) LT 0.02 ST		1.69 2.69
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SPDR S&P 500 ETF TRUST (SPY)									
	11/26/21	1.000	460.200	418.200	460.20	418.20	(42.00) LT A		
	10/11/23	1.000	434.130	418.200	434.13	418.20	(15.93) ST		
	Purchases	2.000			894.33	836.40	(42.00) LT (15.93) ST		
Short Term Reinvestments		0.004			1.58	1.67	0.09 ST		
	Total	2.004			895.91	838.07	(42.00) LT (15.84) ST		13.04 1.56
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD INFO TECH ETF (VGT)									
	11/26/21	1.000	444.370	407.800	444.37	407.80	(36.57) LT A		
	Purchases	1.000			444.37	407.80	(36.57) LT		
Short Term Reinvestments		0.003			0.88	1.22	0.34 ST		
	Total	1.003			445.25	409.02	(36.57) LT 0.34 ST		3.21 0.78
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD S&P 500 ETF (VOO)									
	11/26/21	1.000	422.970	384.170	422.97	384.17	(38.80) LT A		
	9/20/22	2.000	355.765	384.170	711.53	768.34	56.81 LT A		
	9/23/22	2.000	338.100	384.170	676.20	768.34	92.14 LT A		
	10/11/23	1.000	399.040	384.170	399.04	384.17	(14.87) ST		
	Purchases	6.000			2,209.74	2,305.02	110.15 LT (14.87) ST		
Short Term Reinvestments		0.019			7.46	7.30	(0.16) ST		
	Total	6.019			2,217.20	2,312.32	110.15 LT (15.03) ST		37.49 1.62
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)									
	11/26/21	1.000	236.020	206.790	236.02	206.79	(29.23) LT A		
	Purchases	1.000			236.02	206.79	(29.23) LT		
Short Term Reinvestments		0.004			0.80	0.83	0.03 ST		

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

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Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.004			236.82	207.62	(29.23) LT 0.03 ST		

Next Dividend Payable 12/2023; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	12.09%	\$5,460.43	\$5,156.85	\$(273.07) LT \$(30.51) ST	\$73.41	1.42%
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%	\$34,206.41	\$42,636.61	\$(79.61) LT \$(7.07) ST	\$274.55	0.64%

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	\$8,516.88	—	—	—	—	—
Stocks	—	\$28,962.88	—	—	—	—
ETFs & CEFs	—	5,156.85	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,516.88	\$34,119.73	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/3		Dividend	VANGUARD S&P 500 ETF				\$7.46
10/3		Dividend	VANGUARD INFO TECH ETF				0.88
10/3		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	392.0129	(7.46)

Account Detail

Active Assets Account
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/3		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	417.2279	(0.88)
10/9		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 FROM 723-XXX507			10,000.00
10/11	10/13	Bought	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	1.000	653.4500	(653.60)
10/11	10/13	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	433.9800	(434.13)
10/11	10/13	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	398.8850	(399.04)
10/11	10/13	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	2.000	162.5200	(325.34)
10/17	10/19	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	2.000	345.6612	(691.62)
10/27	10/31	Sold	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	1.000	643.2000	643.04
10/31		Dividend	SPDR S&P 500 ETF TRUST				1.58
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.05
10/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	412.7859	(1.58)
NET CREDITS/(DEBITS)							\$8,139.36

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)
	10/10	Automatic Investment	BANK DEPOSIT PROGRAM	\$10,000.00
	10/13	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,812.11)
	10/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(691.62)
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	643.04
	10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD				\$8,139.36

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
COCA COLA CONSOLIDATED INC	10/11/23	10/27/23	1.000	\$643.04	\$653.60	(\$10.56)	

Account Detail	Active Assets Account 723-140755-222	ARNAB GHOSH
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SHORT-TERM GAIN/(LOSS) (CONTINUED)

<u>Security Description</u>	<u>Date Acquired</u>	<u>Date Sold</u>	<u>Quantity</u>	<u>Sales Proceeds</u>	<u>Orig / Adj Total Cost</u>	<u>Realized Gain/(Loss)</u>	<u>Comments</u>
Short-Term This Period				\$643.04	\$653.60	\$(10.56)	
Short-Term Year to Date				\$643.04	\$653.60	\$(10.56)	
Net Realized Gain/(Loss) This Period				\$643.04	\$653.60	\$(10.56)	
Net Realized Gain/(Loss) Year to Date				\$643.04	\$653.60	\$(10.56)	

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

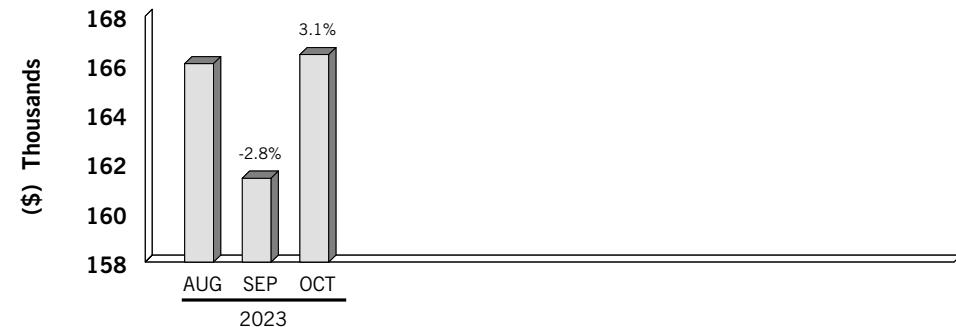
Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
TOTAL BEGINNING VALUE	\$161,430.58	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	5,010.18	1,045.06
TOTAL ENDING VALUE	\$166,440.76	\$166,440.76

MARKET VALUE OVER TIME

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



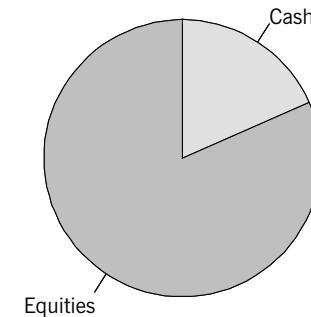
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$30,615.10	18.39
Equities	135,825.66	81.61
TOTAL VALUE	\$166,440.76	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 10/31/23)
Cash, BDP, MMFs	\$18,023.84	\$1,756.94
Savings and Time Deposits	39,106.90	29,239.84
Stocks	88,296.94	104,250.62
ETFs & CEFs	16,002.90	31,575.04
Net Unsettled Purchases/Sales	—	(381.68)
Total Assets	\$161,430.58	\$166,440.76
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$161,430.58	\$166,440.76

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
Qualified Dividends	—	\$128.52
Other Dividends	36.88	41.02
Interest	133.01	569.06
Income And Distributions	\$169.89	\$738.60
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$169.89	\$738.60

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 (10/1/23-10/31/23)	This Year (1/1/23-10/31/23)
OPENING CASH, BDP, MMFs	\$18,023.84	—
Purchases	(28,732.96)	(130,024.11)
Sales and Redemptions	11,914.49	51,914.49
Net Unsettled Purch/Sales	381.68	381.68
Income and Distributions	169.89	738.60
Total Investment Related Activity	\$(16,266.90)	\$(76,989.34)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$1,756.94	\$1,756.94

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-10/31/23)	Realized This Year (1/1/23-10/31/23)	Unrealized Inception to Date (as of 10/31/23)
Short-Term Gain	—	—	\$438.54
Short-Term (Loss)	(12.44)	(12.44)	(1,106.64)
Total Short-Term	\$(12.44)	\$(12.44)	\$(668.10)
Long-Term Gain	—	—	33,617.56
Long-Term (Loss)	—	—	(1,340.22)
Total Long-Term	—	—	\$32,277.34
TOTAL GAIN/(LOSS)	\$(12.44)	\$(12.44)	\$31,609.24

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1,756.94	—	\$0.18	0.010
CASH, BDP, AND MMFs		\$1,756.94		\$0.18	
NET UNSETTLED PURCHASES/SALES		\$(381.68)			
CASH, BDP, AND MMFs (PROJECTED SETTLED BALANCE)	0.83%	\$1,375.26			

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

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	\$29,239.84	\$1,461.99	5.00
<i>Asset Class: Cash</i>			

Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	17.57%	\$29,239.84

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	\$98.500	\$1,044.50	\$985.00	\$(59.50) ST		
	8/25/23	2.000	100.790	98.500	201.58	197.00	(4.58) ST		
	9/21/23	5.000	96.780	98.500	483.90	492.50	8.60 ST		
	10/20/23	2.000	102.630	98.500	205.26	197.00	(8.26) ST		
	10/27/23	4.000	96.645	98.500	386.58	394.00	7.42 ST		
	10/30/23	4.000	95.420	98.500	381.68	394.00	12.32 ST		
	Total	27.000			2,703.50	2,659.50	(44.00) ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities

AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	133.090	2,367.21	2,661.80	294.59 LT A
	7/14/20	3.352	149.165	133.090	500.00	446.12	(53.88) LT A
	7/16/20	1.353	147.820	133.090	200.00	180.07	(19.93) LT A
	7/23/20	3.354	149.076	133.090	500.00	446.38	(53.62) LT A

Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	133.090	200.00	157.18	(42.82) LT A		
	9/4/20	2.515	159.046	133.090	400.00	334.72	(65.28) LT A		
	9/8/20	1.252	159.744	133.090	200.00	166.63	(33.37) LT A		
	9/11/20	1.291	154.919	133.090	200.00	171.82	(28.18) LT A		
	9/11/20	3.138	159.337	133.090	500.00	417.64	(82.36) LT A		
	9/17/20	2.015	148.883	133.090	300.00	268.18	(31.82) LT A		
	9/18/20	1.362	146.843	133.090	200.00	181.27	(18.73) LT A		
	9/21/20	2.080	144.231	133.090	300.00	276.83	(23.17) LT A		
	9/23/20	1.335	149.813	133.090	200.00	177.68	(22.32) LT A		
	10/30/20	1.322	151.286	133.090	200.00	175.94	(24.06) LT A		
	11/2/20	1.610	149.068	133.090	240.00	214.27	(25.73) LT A		
	1/29/21	0.624	160.256	133.090	100.00	83.05	(16.95) LT A		
	2/23/21	6.397	156.323	133.090	1,000.00	851.38	(148.62) LT A		
	2/25/21	1.486	153.607	133.090	228.26	197.77	(30.49) LT A		
	2/25/21	1.769	153.612	133.090	271.74	235.44	(36.30) LT A		
	3/18/21	1.980	151.515	133.090	300.00	263.52	(36.48) LT A		
	7/29/21	2.921	171.174	133.090	500.00	388.76	(111.24) LT A		
	7/30/21	1.785	168.067	133.090	300.00	237.57	(62.43) LT A		
	10/4/21	1.883	159.320	133.090	300.00	250.61	(49.39) LT A		
	1/21/22	0.623	142.424	133.090	88.73	82.92	(5.81) LT A		
	1/21/22	6.386	142.698	133.090	911.27	849.91	(61.36) LT A		
	8/29/22	50.000	131.879	133.090	6,593.97	6,654.50	60.53 LT A		
	9/6/22	26.986	128.001	133.090	3,454.24	3,591.57	137.33 LT A		
	9/21/23	10.000	130.409	133.090	1,304.09	1,330.90	26.81 ST		
	Total	160.000			21,859.51	21,294.40	(591.89) LT 26.81 ST	—	—

Rating: Morgan Stanley: 1; Morningstar: 1; Asset Class: Equities

APPLE INC (AAPL)

9/21/23	5.000	174.818	170.770	874.09	853.85	(20.24) ST	4.80	0.56
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Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities

BERKSHIRE HATHAWAY CL-B NEW (BRK'B)

10/2/23	10.000	349.313	341.330	3,493.13	3,413.30	(79.83) ST		
10/6/23	4.000	347.878	341.330	1,391.51	1,365.32	(26.19) ST		
10/19/23	2.000	342.575	341.330	685.15	682.66	(2.49) ST		
10/20/23	1.000	337.500	341.330	337.50	341.33	3.83 ST		
10/27/23	2.000	331.525	341.330	663.05	682.66	19.61 ST		
	Total	19.000		6,570.34	6,485.27	(85.07) ST	—	—

Rating: Morningstar: 1; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

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Account Detail

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

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	338.110	550.32	2,028.66	1,478.34 LT A		
	4/30/18	2.000	93.750	338.110	187.50	676.22	488.72 LT A		
	5/3/18	2.000	93.200	338.110	186.40	676.22	489.82 LT A		
	6/22/18	2.000	99.815	338.110	199.63	676.22	476.59 LT A		
	6/25/18	8.000	99.155	338.110	793.24	2,704.88	1,911.64 LT A		
	6/27/18	2.000	97.755	338.110	195.51	676.22	480.71 LT A		
	8/15/18	1.000	107.600	338.110	107.60	338.11	230.51 LT A		
	8/22/18	1.000	106.220	338.110	106.22	338.11	231.89 LT A		
	9/6/18	1.000	108.200	338.110	108.20	338.11	229.91 LT A		
	10/15/18	1.000	107.690	338.110	107.69	338.11	230.42 LT A		
	11/12/18	2.000	106.855	338.110	213.71	676.22	462.51 LT A		
	11/19/18	2.000	103.935	338.110	207.87	676.22	468.35 LT A		
	11/20/18	2.000	102.200	338.110	204.40	676.22	471.82 LT A		
	12/10/18	2.000	105.725	338.110	211.45	676.22	464.77 LT A		
	12/14/18	1.000	106.340	338.110	106.34	338.11	231.77 LT A		
	12/17/18	2.000	104.325	338.110	208.65	676.22	467.57 LT A		
	12/17/18	3.000	102.880	338.110	308.64	1,014.33	705.69 LT A		
	12/20/18	2.000	99.700	338.110	199.40	676.22	476.82 LT A		
	12/21/18	2.000	97.825	338.110	195.65	676.22	480.57 LT A		
	1/3/19	2.000	97.760	338.110	195.52	676.22	480.70 LT A		
	1/31/19	2.000	103.965	338.110	207.93	676.22	468.29 LT A		
	5/2/19	1.000	125.710	338.110	125.71	338.11	212.40 LT A		
	5/9/19	1.000	124.260	338.110	124.26	338.11	213.85 LT A		
	5/23/19	1.000	125.680	338.110	125.68	338.11	212.43 LT A		
	6/3/19	1.000	122.070	338.110	122.07	338.11	216.04 LT A		
	6/25/19	1.000	132.850	338.110	132.85	338.11	205.26 LT A		
	8/2/19	1.000	135.690	338.110	135.69	338.11	202.42 LT A		
	9/24/19	1.000	137.340	338.110	137.34	338.11	200.77 LT A		
	10/2/19	1.000	135.990	338.110	135.99	338.11	202.12 LT A		
	10/18/19	1.000	137.790	338.110	137.79	338.11	200.32 LT A		
	10/18/19	1.000	138.210	338.110	138.21	338.11	199.90 LT A		
	10/22/19	1.000	137.850	338.110	137.85	338.11	200.26 LT A		
	10/23/19	1.000	136.110	338.110	136.11	338.11	202.00 LT A		
	10/23/19	1.000	136.330	338.110	136.33	338.11	201.78 LT A		
	10/23/19	1.000	136.370	338.110	136.37	338.11	201.74 LT A		
	2/11/20	1.000	183.870	338.110	183.87	338.11	154.24 LT A		
	2/20/20	1.000	182.870	338.110	182.87	338.11	155.24 LT A		

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Account Detail

Active Assets Account
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	338.110	179.53	338.11	158.58 LT A		
	2/21/20	1.000	180.550	338.110	180.55	338.11	157.56 LT A		
	2/24/20	1.000	171.210	338.110	171.21	338.11	166.90 LT A		
	2/24/20	2.000	166.580	338.110	333.16	676.22	343.06 LT A		
	2/25/20	1.000	173.570	338.110	173.57	338.11	164.54 LT A		
	2/26/20	1.000	169.000	338.110	169.00	338.11	169.11 LT A		
	2/26/20	9.000	169.000	338.110	1,521.00	3,042.99	1,521.99 LT A		
	2/27/20	2.000	161.375	338.110	322.75	676.22	353.47 LT A		
	2/27/20	2.000	163.380	338.110	326.76	676.22	349.46 LT A		
	2/27/20	2.000	164.070	338.110	328.14	676.22	348.08 LT A		
	2/28/20	2.000	152.810	338.110	305.62	676.22	370.60 LT A		
	2/28/20	2.000	155.950	338.110	311.90	676.22	364.32 LT A		
	3/3/20	1.000	162.670	338.110	162.67	338.11	175.44 LT A		
	3/3/20	1.000	166.160	338.110	166.16	338.11	171.95 LT A		
	3/6/20	2.000	160.140	338.110	320.28	676.22	355.94 LT A		
	3/9/20	2.000	151.100	338.110	302.20	676.22	374.02 LT A		
	3/9/20	2.000	153.240	338.110	306.48	676.22	369.74 LT A		
	3/12/20	2.000	147.710	338.110	295.42	676.22	380.80 LT A		
	3/16/20	2.000	142.970	338.110	285.94	676.22	390.28 LT A		
	5/27/20	20.000	177.948	338.110	3,558.95	6,762.20	3,203.25 LT A		
	5/27/20	20.000	178.760	338.110	3,575.20	6,762.20	3,187.00 LT A		
	6/11/20	1.000	188.720	338.110	188.72	338.11	149.39 LT A		
	7/23/20	1.000	203.020	338.110	203.02	338.11	135.09 LT A		
	7/27/20	5.000	203.110	338.110	1,015.55	1,690.55	675.00 LT A		
	7/31/20	1.000	200.260	338.110	200.26	338.11	137.85 LT A		
	9/3/20	1.000	224.050	338.110	224.05	338.11	114.06 LT A		
	9/3/20	1.000	224.180	338.110	224.18	338.11	113.93 LT A		
	9/4/20	1.000	207.100	338.110	207.10	338.11	131.01 LT A		
	9/4/20	1.000	209.140	338.110	209.14	338.11	128.97 LT A		
	9/4/20	6.000	208.500	338.110	1,251.00	2,028.66	777.66 LT A		
	9/8/20	1.000	206.380	338.110	206.38	338.11	131.73 LT A		
	9/11/20	1.000	202.160	338.110	202.16	338.11	135.95 LT A		
	9/11/20	1.000	202.170	338.110	202.17	338.11	135.94 LT A		
	9/11/20	1.000	206.910	338.110	206.91	338.11	131.20 LT A		
	9/17/20	2.000	201.965	338.110	403.93	676.22	272.29 LT A		
	9/17/20	2.000	202.450	338.110	404.90	676.22	271.32 LT A		
	9/18/20	2.000	198.360	338.110	396.72	676.22	279.50 LT A		

Morgan Stanley

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	338.110	393.06	676.22	283.16 LT A		
	9/23/20	1.000	201.150	338.110	201.15	338.11	136.96 LT A		
	10/26/20	1.000	209.380	338.110	209.38	338.11	128.73 LT A		
	2/23/21	1.000	231.270	338.110	231.27	338.11	106.84 LT A		
	3/3/21	1.000	227.540	338.110	227.54	338.11	110.57 LT A		
	9/20/21	1.000	290.250	338.110	290.25	338.11	47.86 LT A		
	11/30/21	1.000	331.780	338.110	331.78	338.11	6.33 LT A		
	12/3/21	1.000	319.840	338.110	319.84	338.11	18.27 LT A		
	12/3/21	1.000	325.260	338.110	325.26	338.11	12.85 LT A		
	1/5/22	1.000	319.020	338.110	319.02	338.11	19.09 LT A		
	1/10/22	1.000	309.770	338.110	309.77	338.11	28.34 LT A		
	1/13/22	1.000	305.520	338.110	305.52	338.11	32.59 LT A		
	2/4/22	1.000	305.150	338.110	305.15	338.11	32.96 LT A		
	8/29/22	5.000	266.740	338.110	1,333.70	1,690.55	356.85 LT A		
	8/18/23	1.000	314.530	338.110	314.53	338.11	23.58 ST		
	8/18/23	9.000	313.960	338.110	2,825.64	3,042.99	217.35 ST		
	9/21/23	2.000	320.960	338.110	641.92	676.22	34.30 ST		
	Total	201.000			34,958.32	67,960.11	32,726.56 LT 275.23 ST	603.00	0.89

Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	411.690	872.50	823.38	(49.12) LT A
	9/23/20	1.000	471.000	411.690	471.00	411.69	(59.31) LT A
	10/21/20	1.000	491.130	411.690	491.13	411.69	(79.44) LT A
	1/21/22	1.000	397.900	411.690	397.90	411.69	13.79 LT A
	Total	5.000			2,232.53	2,058.45	(174.08) LT

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	163.280	1,597.04	1,632.80	35.76 ST
	10/17/23	4.000	160.718	163.280	642.87	653.12	10.25 ST
	10/20/23	4.000	161.015	163.280	644.06	653.12	9.06 ST
	Total	18.000			2,883.97	2,939.04	55.07 ST

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	62.64%	\$72,082.26	\$104,250.62	\$31,960.59 LT \$207.80 ST	\$698.88	0.67%

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

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Account Detail

Active Assets Account 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.

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2023

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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	384.170	280.07	384.17	104.10	LT A		
	8/25/23	5.000	401.810	384.170	2,009.05	1,920.85	(88.20)	ST		
	9/21/23	10.000	399.620	384.170	3,996.20	3,841.70	(154.50)	ST		
	9/25/23	2.000	398.395	384.170	796.79	768.34	(28.45)	ST		
	10/2/23	8.000	392.420	384.170	3,139.36	3,073.36	(66.00)	ST		
	10/6/23	4.000	394.700	384.170	1,578.80	1,536.68	(42.12)	ST		
	10/9/23	1.000	394.170	384.170	394.17	384.17	(10.00)	ST		
	10/17/23	1.000	399.680	384.170	399.68	384.17	(15.51)	ST		
	10/19/23	2.000	397.195	384.170	794.39	768.34	(26.05)	ST		
	10/20/23	1.000	389.720	384.170	389.72	384.17	(5.55)	ST		
	10/27/23	2.000	377.060	384.170	754.12	768.34	14.22	ST		
Total		37.000			14,532.35	14,214.29	104.10	LT (422.16) ST	230.44 1.62	
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	206.790	153.88	206.79	52.91	LT A	3.34 1.62	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>										
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	62.510	1,292.53	1,250.20	(42.33)	ST		
	10/20/23	4.000	63.308	62.510	253.23	250.04	(3.19)	ST		
	Total	24.000			1,545.76	1,500.24	(45.52)	ST	29.16 1.94	
<i>Asset Class: Equities</i>										
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS					\$32,134.19	\$31,575.04	\$316.75 LT (\$875.90) ST	\$471.13	1.49%	
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
TOTAL VALUE					\$104,216.45	\$166,440.76	\$32,277.34 LT (\$668.10) ST	\$2,632.18	1.58%	
<i>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.</i>										
<i>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.</i>										

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
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,375.26	—	—	—	—	—
Savings and Time Deposits	29,239.84	—	—	—	—	—
Stocks	—	\$104,250.62	—	—	—	—
ETFs & CEFs	—	31,575.04	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$30,615.10	\$135,825.66	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/2	10/4	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	10.000	\$349.1634	\$(3,493.13)
10/2	10/4	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	8.000	426.8597	(3,416.08)
10/2	10/4	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	8.000	392.2700	(3,139.36)
10/3		Dividend	VANGUARD S&P 500 ETF				26.87
10/3		Dividend	VANGUARD INFO TECH ETF				8.81
10/4	10/6	Bought	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	2.000	644.1600	(1,288.62)
10/6	10/11	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	4.000	429.3394	(1,717.96)
10/6	10/11	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	4.000	394.5499	(1,578.80)
10/6	10/11	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	4.000	347.7285	(1,391.51)
10/9	10/11	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	10.000	159.5543	(1,597.04)
10/9	10/11	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	394.0200	(394.17)
10/10	10/10	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				10,000.00
10/17	10/19	Bought	WISDOMTREE TR US QLTY DIV GRT	ACTED AS AGENT UNSOLICITED TRADE	20.000	64.4764	(1,292.53)
10/17	10/19	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	2.000	434.9876	(870.28)
10/17	10/19	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	4.000	160.5669	(642.87)

Account Detail

Active Assets Account
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/17	10/19	Bought	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	1.000	638.1600	(638.31)
10/17	10/19	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	399.5324	(399.68)
10/19	10/23	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	397.0450	(794.39)
10/19	10/23	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	2.000	342.4238	(685.15)
10/20	10/24	Bought	PEPSICO INC NC	ACTED AS AGENT UNSOLICITED TRADE	4.000	160.8650	(644.06)
10/20	10/24	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	423.8178	(423.97)
10/20	10/24	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	389.5700	(389.72)
10/20	10/24	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	1.000	337.3545	(337.50)
10/20	10/24	Bought	WISDOMTREE TR US QLTY DIV GRT	ACTED AS AGENT UNSOLICITED TRADE	4.000	63.1565	(253.23)
10/20	10/24	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	2.000	102.4790	(205.26)
10/27	10/31	Sold	COCA COLA CONSOLIDATED INC	ACTED AS AGENT UNSOLICITED TRADE	3.000	638.3200	1,914.49
10/27	10/31	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	2.000	410.3350	(820.97)
10/27	10/31	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	376.9094	(754.12)
10/27	10/31	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	2.000	331.3750	(663.05)
10/27	10/31	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	4.000	96.4953	(386.58)
10/30	Dividend		WISDOMTREE TR US QLTY DIV GRT				1.20
10/30	11/1	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	4.000	95.2700	(381.68)
10/31	Interest Income		MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EB0			132.94
10/31	Interest Income		MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.07
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(132.94)
NET CREDITS/(DEBITS)							\$16,648.58

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

UNSETTLED PURCHASES/SALES ACTIVITY

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Pending Credits/(Debits)
10/30	11/1	Bought	ADVANCED MICRO DEVICES	UNSETTLED PURCHASE	4.000	\$95.2700	\$(381.68)

NET UNSETTLED PURCHASES/SALES

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)
10/3	Automatic Investment	BANK DEPOSIT PROGRAM	\$35.68
10/4	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,048.57)
10/6	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,288.62)
10/10	Automatic Investment	BANK DEPOSIT PROGRAM	10,000.00
10/11	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,679.48)
10/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(3,843.67)
10/23	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,479.54)
10/24	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,253.74)
10/30	Automatic Investment	BANK DEPOSIT PROGRAM	1.20
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.07
10/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(710.23)
NET ACTIVITY FOR PERIOD			\$(16,266.90)

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
COCA COLA CONSOLIDATED INC	10/04/23	10/27/23	2.000	\$1,276.33	\$1,288.62	\$(12.29)	
	10/17/23	10/27/23	1.000	638.16	638.31	(0.15)	
Short-Term This Period				\$1,914.49	\$1,926.93	\$(12.44)	
Short-Term Year to Date				\$1,914.49	\$1,926.93	\$(12.44)	
Net Realized Gain/(Loss) This Period				\$1,914.49	\$1,926.93	\$(12.44)	
Net Realized Gain/(Loss) Year to Date				\$1,914.49	\$1,926.93	\$(12.44)	

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
723-141489-222 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.

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/23)	\$166,078.15
Ending Total Value (as of 9/30/23)	\$161,430.58
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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ARNAB GHOSH
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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

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$166,078.15	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	(4,647.57)	(3,965.12)
TOTAL ENDING VALUE	\$161,430.58	\$161,430.58

MARKET VALUE OVER TIME

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

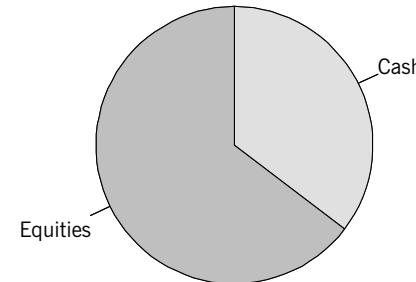


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$57,130.74	35.39
Equities	104,299.84	64.61
TOTAL VALUE	\$161,430.58	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$9,450.75	\$18,023.84
Savings and Time Deposits	58,886.33	39,106.90
Stocks	89,362.78	88,296.94
ETFs & CEFs	8,378.29	16,002.90
Total Assets	\$166,078.15	\$161,430.58
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$166,078.15	\$161,430.58

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
Qualified Dividends	\$128.52	\$128.52
Other Dividends	4.14	4.14
Interest	220.66	436.05
Income And Distributions	\$353.32	\$568.71
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$353.32	\$568.71

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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$9,450.75	—
Purchases	(11,780.23)	(101,291.15)
Sales and Redemptions	20,000.00	40,000.00
Income and Distributions	353.32	568.71
Total Investment Related Activity	\$8,573.09	(\$60,722.44)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$18,023.84	\$18,023.84

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception To Date (as of 9/30/23)
Short-Term Gain	—	—	\$51.59
Short-Term (Loss)	—	—	(326.91)
Total Short-Term	—	—	(\$275.32)
Long-Term Gain	—	—	29,133.08
Long-Term (Loss)	—	—	(2,101.26)
Total Long-Term	—	—	\$27,031.82
TOTAL GAIN/(LOSS)	—	—	\$26,756.50

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$18,023.84	—	\$1.80	0.010
CASH, BDP, AND MMFs	11.17%	\$18,023.84		\$1.80	

Account Detail

Active Assets Account
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	\$39,106.90	\$1,955.35	5.00
<i>Asset Class: Cash</i>			

Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	24.23%	\$39,106.90

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	\$102.820	\$1,044.50	\$1,028.20	\$(16.30) ST		
	8/25/23	2.000	100.790	102.820	201.58	205.64	4.06 ST		
	9/21/23	5.000	96.780	102.820	483.90	514.10	30.20 ST		
	Total	17.000			1,729.98	1,747.94	17.96 ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	127.120	2,367.21	2,542.40	175.19 LT A		
	7/14/20	3.352	149.165	127.120	500.00	426.11	(73.89) LT A		
	7/16/20	1.353	147.820	127.120	200.00	171.99	(28.01) LT A		
	7/23/20	3.354	149.076	127.120	500.00	426.36	(73.64) LT A		
	9/3/20	1.181	169.348	127.120	200.00	150.13	(49.87) LT A		
	9/4/20	2.515	159.046	127.120	400.00	319.71	(80.29) LT A		
	9/8/20	1.252	159.744	127.120	200.00	159.15	(40.85) LT A		

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Account Detail		Active Assets Account 723-141489-222			ARNAB GHOSH		
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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/11/20	1.291	154.919	127.120	200.00	164.11	(35.89) LT A		
	9/11/20	3.138	159.337	127.120	500.00	398.90	(101.10) LT A		
	9/17/20	2.015	148.883	127.120	300.00	256.15	(43.85) LT A		
	9/18/20	1.362	146.843	127.120	200.00	173.14	(26.86) LT A		
	9/21/20	2.080	144.231	127.120	300.00	264.41	(35.59) LT A		
	9/23/20	1.335	149.813	127.120	200.00	169.71	(30.29) LT A		
	10/30/20	1.322	151.286	127.120	200.00	168.05	(31.95) LT A		
	11/2/20	1.610	149.068	127.120	240.00	204.66	(35.34) LT A		
	1/29/21	0.624	160.256	127.120	100.00	79.32	(20.68) LT A		
	2/23/21	6.397	156.323	127.120	1,000.00	813.19	(186.81) LT A		
	2/25/21	1.486	153.607	127.120	228.26	188.90	(39.36) LT A		
	2/25/21	1.769	153.612	127.120	271.74	224.88	(46.86) LT A		
	3/18/21	1.980	151.515	127.120	300.00	251.70	(48.30) LT A		
	7/29/21	2.921	171.174	127.120	500.00	371.32	(128.68) LT A		
	7/30/21	1.785	168.067	127.120	300.00	226.91	(73.09) LT A		
	10/4/21	1.883	159.320	127.120	300.00	239.37	(60.63) LT A		
	1/21/22	0.623	142.424	127.120	88.73	79.20	(9.53) LT A		
	1/21/22	6.386	142.698	127.120	911.27	811.79	(99.48) LT A		
	8/29/22	50.000	131.879	127.120	6,593.97	6,356.00	(237.97) LT A		
	9/6/22	26.986	128.001	127.120	3,454.24	3,430.46	(23.78) LT A		
	9/21/23	10.000	130.409	127.120	1,304.09	1,271.20	(32.89) ST		
	Total	160.000			21,859.51	20,339.20	(1,487.40) LT (32.89) ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

APPLE INC (AAPL)	9/21/23	5.000	174.818	171.210	874.09	856.05	(18.04) ST	4.80	0.56
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Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2023; Asset Class: Equities

MICROSOFT CORP (MSFT)	4/25/18	6.000	91.720	315.750	550.32	1,894.50	1,344.18 LT A		
	4/30/18	2.000	93.750	315.750	187.50	631.50	444.00 LT A		
	5/3/18	2.000	93.200	315.750	186.40	631.50	445.10 LT A		
	6/22/18	2.000	99.815	315.750	199.63	631.50	431.87 LT A		
	6/25/18	8.000	99.155	315.750	793.24	2,526.00	1,732.76 LT A		
	6/27/18	2.000	97.755	315.750	195.51	631.50	435.99 LT A		
	8/15/18	1.000	107.600	315.750	107.60	315.75	208.15 LT A		
	8/22/18	1.000	106.220	315.750	106.22	315.75	209.53 LT A		
	9/6/18	1.000	108.200	315.750	108.20	315.75	207.55 LT A		
	10/15/18	1.000	107.690	315.750	107.69	315.75	208.06 LT A		
	11/12/18	2.000	106.855	315.750	213.71	631.50	417.79 LT A		

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/19/18	2.000	103.935	315.750	207.87	631.50	423.63	LT A	
	11/20/18	2.000	102.200	315.750	204.40	631.50	427.10	LT A	
	12/10/18	2.000	105.725	315.750	211.45	631.50	420.05	LT A	
	12/14/18	1.000	106.340	315.750	106.34	315.75	209.41	LT A	
	12/17/18	2.000	104.325	315.750	208.65	631.50	422.85	LT A	
	12/17/18	3.000	102.880	315.750	308.64	947.25	638.61	LT A	
	12/20/18	2.000	99.700	315.750	199.40	631.50	432.10	LT A	
	12/21/18	2.000	97.825	315.750	195.65	631.50	435.85	LT A	
	1/3/19	2.000	97.760	315.750	195.52	631.50	435.98	LT A	
	1/31/19	2.000	103.965	315.750	207.93	631.50	423.57	LT A	
	5/2/19	1.000	125.710	315.750	125.71	315.75	190.04	LT A	
	5/9/19	1.000	124.260	315.750	124.26	315.75	191.49	LT A	
	5/23/19	1.000	125.680	315.750	125.68	315.75	190.07	LT A	
	6/3/19	1.000	122.070	315.750	122.07	315.75	193.68	LT A	
	6/25/19	1.000	132.850	315.750	132.85	315.75	182.90	LT A	
	8/2/19	1.000	135.690	315.750	135.69	315.75	180.06	LT A	
	9/24/19	1.000	137.340	315.750	137.34	315.75	178.41	LT A	
	10/2/19	1.000	135.990	315.750	135.99	315.75	179.76	LT A	
	10/18/19	1.000	137.790	315.750	137.79	315.75	177.96	LT A	
	10/18/19	1.000	138.210	315.750	138.21	315.75	177.54	LT A	
	10/22/19	1.000	137.850	315.750	137.85	315.75	177.90	LT A	
	10/23/19	1.000	136.110	315.750	136.11	315.75	179.64	LT A	
	10/23/19	1.000	136.330	315.750	136.33	315.75	179.42	LT A	
	10/23/19	1.000	136.370	315.750	136.37	315.75	179.38	LT A	
	2/11/20	1.000	183.870	315.750	183.87	315.75	131.88	LT A	
	2/20/20	1.000	182.870	315.750	182.87	315.75	132.88	LT A	
	2/21/20	1.000	179.530	315.750	179.53	315.75	136.22	LT A	
	2/21/20	1.000	180.550	315.750	180.55	315.75	135.20	LT A	
	2/24/20	1.000	171.210	315.750	171.21	315.75	144.54	LT A	
	2/24/20	2.000	166.580	315.750	333.16	631.50	298.34	LT A	
	2/25/20	1.000	173.570	315.750	173.57	315.75	142.18	LT A	
	2/26/20	1.000	169.000	315.750	169.00	315.75	146.75	LT A	
	2/26/20	9.000	169.000	315.750	1,521.00	2,841.75	1,320.75	LT A	
	2/27/20	2.000	161.375	315.750	322.75	631.50	308.75	LT A	
	2/27/20	2.000	163.380	315.750	326.76	631.50	304.74	LT A	
	2/27/20	2.000	164.070	315.750	328.14	631.50	303.36	LT A	
	2/28/20	2.000	152.810	315.750	305.62	631.50	325.88	LT A	

Morgan Stanley

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	2/28/20	2.000	155.950	315.750	311.90	631.50	319.60	LT A	
	3/3/20	1.000	162.670	315.750	162.67	315.75	153.08	LT A	
	3/3/20	1.000	166.160	315.750	166.16	315.75	149.59	LT A	
	3/6/20	2.000	160.140	315.750	320.28	631.50	311.22	LT A	
	3/9/20	2.000	151.100	315.750	302.20	631.50	329.30	LT A	
	3/9/20	2.000	153.240	315.750	306.48	631.50	325.02	LT A	
	3/12/20	2.000	147.710	315.750	295.42	631.50	336.08	LT A	
	3/16/20	2.000	142.970	315.750	285.94	631.50	345.56	LT A	
	5/27/20	20.000	177.948	315.750	3,558.95	6,315.00	2,756.05	LT A	
	5/27/20	20.000	178.760	315.750	3,575.20	6,315.00	2,739.80	LT A	
	6/11/20	1.000	188.720	315.750	188.72	315.75	127.03	LT A	
	7/23/20	1.000	203.020	315.750	203.02	315.75	112.73	LT A	
	7/27/20	5.000	203.110	315.750	1,015.55	1,578.75	563.20	LT A	
	7/31/20	1.000	200.260	315.750	200.26	315.75	115.49	LT A	
	9/3/20	1.000	224.050	315.750	224.05	315.75	91.70	LT A	
	9/3/20	1.000	224.180	315.750	224.18	315.75	91.57	LT A	
	9/4/20	1.000	207.100	315.750	207.10	315.75	108.65	LT A	
	9/4/20	1.000	209.140	315.750	209.14	315.75	106.61	LT A	
	9/4/20	6.000	208.500	315.750	1,251.00	1,894.50	643.50	LT A	
	9/8/20	1.000	206.380	315.750	206.38	315.75	109.37	LT A	
	9/11/20	1.000	202.160	315.750	202.16	315.75	113.59	LT A	
	9/11/20	1.000	202.170	315.750	202.17	315.75	113.58	LT A	
	9/11/20	1.000	206.910	315.750	206.91	315.75	108.84	LT A	
	9/17/20	2.000	201.965	315.750	403.93	631.50	227.57	LT A	
	9/17/20	2.000	202.450	315.750	404.90	631.50	226.60	LT A	
	9/18/20	2.000	198.360	315.750	396.72	631.50	234.78	LT A	
	9/21/20	2.000	196.530	315.750	393.06	631.50	238.44	LT A	
	9/23/20	1.000	201.150	315.750	201.15	315.75	114.60	LT A	
	10/26/20	1.000	209.380	315.750	209.38	315.75	106.37	LT A	
	2/23/21	1.000	231.270	315.750	231.27	315.75	84.48	LT A	
	3/3/21	1.000	227.540	315.750	227.54	315.75	88.21	LT A	
	9/20/21	1.000	290.250	315.750	290.25	315.75	25.50	LT A	
	11/30/21	1.000	331.780	315.750	331.78	315.75	(16.03)	LT A	
	12/3/21	1.000	319.840	315.750	319.84	315.75	(4.09)	LT A	
	12/3/21	1.000	325.260	315.750	325.26	315.75	(9.51)	LT A	
	1/5/22	1.000	319.020	315.750	319.02	315.75	(3.27)	LT A	
	1/10/22	1.000	309.770	315.750	309.77	315.75	5.98	LT A	

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/13/22	1.000	305.520	315.750	305.52	315.75	10.23 LT A		
	2/4/22	1.000	305.150	315.750	305.15	315.75	10.60 LT A		
	8/29/22	5.000	266.740	315.750	1,333.70	1,578.75	245.05 LT A		
	8/18/23	1.000	314.530	315.750	314.53	315.75	1.22 ST		
	8/18/23	9.000	313.960	315.750	2,825.64	2,841.75	16.11 ST		
	9/21/23	2.000	320.960	315.750	641.92	631.50	(10.42) ST		
	Total	201.000			34,958.32	63,465.75	28,500.52 LT 6.91 ST	603.00	0.95

Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	377.600	872.50	755.20	(117.30) LT A		
	9/23/20	1.000	471.000	377.600	471.00	377.60	(93.40) LT A		
	10/21/20	1.000	491.130	377.600	491.13	377.60	(113.53) LT A		
	1/21/22	1.000	397.900	377.600	397.90	377.60	(20.30) LT A		
	Total	5.000			2,232.53	1,888.00	(344.53) LT	—	—

Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	54.70%		\$61,654.43	\$88,296.94	\$26,668.59 LT (\$26.06) ST	\$607.80	0.69%

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	\$122.930	\$78.32	\$122.93	\$44.61 LT A		
	9/17/20	1.000	88.530	122.930	88.53	122.93	34.40 LT A		
	9/24/20	1.000	86.640	122.930	86.64	122.93	36.29 LT A		
	Total	3.000			253.49	368.79	115.30 LT	2.72	0.74

Next Dividend Payable 12/2023; Asset Class: Equities

FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	159.610	138.52	159.61	21.09 LT A		
	2/23/21	1.000	220.850	159.610	220.85	159.61	(61.24) LT A		
	Total	2.000			359.37	319.22	(40.15) LT	—	—

Next Dividend Payable 12/2023; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

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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 BROAD MARKET ETF (SCHB) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	2.000	36.145	49.850	72.29	99.70	27.41	LT A	1.53	1.53
<hr/>										
SCHWAB US DVD EQUITY ETF (SCHD) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	1.000	52.350	70.760	52.35	70.76	18.41	LT A	2.62	3.70
<hr/>										
SCHWAB US LARGE-CAP ETF (SCHX) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	2.000	36.355	50.600	72.71	101.20	28.49	LT A	1.55	1.53
<hr/>										
SCWAB U.S. LARGE-CAP VALUE (SCHV) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	2.000	50.470	64.460	100.94	128.92	27.98	LT A		
	6/24/20	1.000	49.830	64.460	49.83	64.46	14.63	LT A		
	Total		3.000		150.77	193.38	42.61	LT	5.03	2.60
<hr/>										
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	427.480	1,735.00	1,709.92	(25.08)	ST		
	9/25/23	4.000	431.918	427.480	1,727.67	1,709.92	(17.75)	ST		
	Total		8.000		3,462.67	3,419.84	(42.83)	ST	52.07	1.52
<hr/>										
VANGUARD INFO TECH ETF (VGT) <i>Next Dividend Payable 10/31/23; Asset Class: Equities</i>	8/25/23	10.000	422.929	414.900	4,229.29	4,149.00	(80.29)	ST	32.01	0.77
<hr/>										
VANGUARD S&P 500 ETF (VOO) <i>Next Dividend Payable 10/03/23; Asset Class: Equities</i>	6/11/20	1.000	280.070	392.700	280.07	392.70	112.63	LT A		
	8/25/23	5.000	401.810	392.700	2,009.05	1,963.50	(45.55)	ST		
	9/21/23	10.000	399.620	392.700	3,996.20	3,927.00	(69.20)	ST		
	9/25/23	2.000	398.395	392.700	796.79	785.40	(11.39)	ST		
	Total		18.000		7,082.11	7,068.60	112.63	LT (126.14) ST	112.10	1.59
<hr/>										
VANGUARD TTL STK MKT ETF (VTI) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	1.000	153.880	212.410	153.88	212.41	58.53	LT A	3.34	1.57
<hr/>										
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS	9.91%				\$15,888.93	\$16,002.90	\$363.23 LT (\$249.26) ST	\$212.97	1.33%	

Account Detail		Active Assets Account 723-141489-222	ARNAB GHOSH
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	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	\$77,543.36	\$161,430.58	\$27,031.82 LT (\$275.32) ST	\$2,777.92	1.72%

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	\$18,023.84	—	—	—	—	—
Savings and Time Deposits	39,106.90	—	—	—	—	—
Stocks	—	\$88,296.94	—	—	—	—
ETFs & CEFs	—	16,002.90	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$57,130.74	\$104,299.84	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/14		Qualified Dividend	MICROSOFT CORP				\$128.52
9/20		Dividend	FIDELITY MSCI INFO TECH				0.67
9/21	9/25	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	10.000	399.4697	(3,996.20)
9/21	9/25	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	4.000	433.5999	(1,735.00)
9/21	9/25	Bought	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	10.000	130.2587	(1,304.09)
9/21	9/25	Bought	APPLE INC	ACTED AS AGENT UNSOLICITED TRADE	5.000	174.6689	(874.09)
9/21	9/25	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	2.000	320.8100	(641.92)
9/21	9/25	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	5.000	96.6300	(483.90)
9/25	9/25	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				20,000.00
9/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.26
9/25		Dividend	SCHWAB US DVD EQUITY ETF				0.65

Account Detail

Active Assets Account
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/25		Dividend	SCHWAB US LARGE-CAP ETF				0.38
9/25		Dividend	SCHWAB US BROAD MARKET ETF				0.38
9/25	9/27	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	4.000	431.7682	(1,727.67)
9/25	9/27	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	398.2450	(796.79)
9/26		Dividend	VANGUARD TTL STK MKT ETF				0.80
9/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EB0			220.57
9/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.09
9/29	9/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(220.57)
NET CREDITS/(DEBITS)							\$8,573.09

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)
9/14	Automatic Investment	BANK DEPOSIT PROGRAM	\$128.52
9/20	Automatic Investment	BANK DEPOSIT PROGRAM	0.67
9/25	Automatic Investment	BANK DEPOSIT PROGRAM	10,967.47
9/26	Automatic Investment	BANK DEPOSIT PROGRAM	0.80
9/27	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,524.46)
9/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.09
NET ACTIVITY FOR PERIOD			\$8,573.09

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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.

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
723-141489-222

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/23)	\$34,343.41
Ending Total Value (as of 9/30/23)	\$32,774.27
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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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

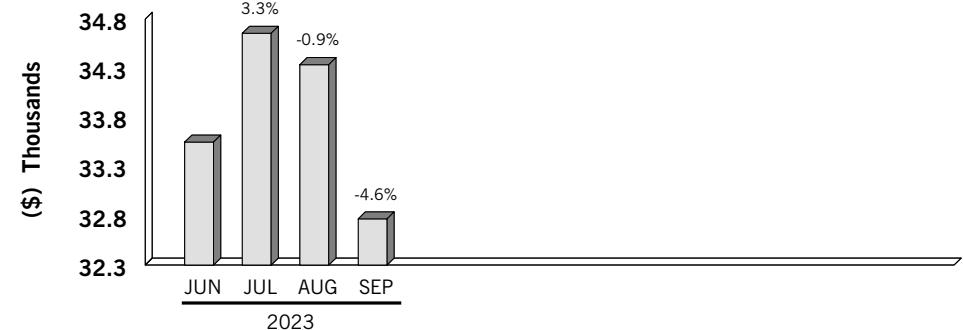
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$34,343.41	—
Credits	—	5,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	—	\$33,560.15
Change in Value	(1,569.14)	(785.88)
TOTAL ENDING VALUE	\$32,774.27	\$32,774.27

MARKET VALUE OVER TIME

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

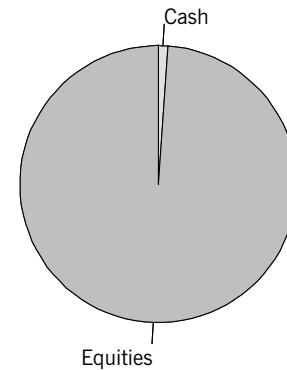


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$377.52	1.15
Equities	32,396.75	98.85
TOTAL VALUE	\$32,774.27	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
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$2,315.61	\$377.52
Stocks	27,330.39	27,949.04
ETFs & CEFs	4,697.41	4,447.71
Total Assets	\$34,343.41	\$32,774.27
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$34,343.41	\$32,774.27

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
Qualified Dividends	\$40.18	\$45.63
Other Dividends	4.83	19.82
Interest	0.01	0.06
Income And Distributions	\$45.02	\$65.51
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$45.02	\$65.51

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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$2,315.61	—
Purchases	(1,938.10)	(1,938.10)
Dividend Reinvestments	(45.01)	(45.01)
Income and Distributions	45.02	65.51
Total Investment Related Activity	\$(1,938.09)	\$(1,917.60)
Electronic Transfers-Credits	—	5,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	—	\$2,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$377.52	\$377.52

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception to Date (as of 9/30/23)
Short-Term Gain	—	—	\$118.72
Short-Term (Loss)	—	—	(10.66)
Total Short-Term	—	—	\$108.06
Long-Term Gain	—	—	2,350.75
Long-Term (Loss)	—	—	(2,408.42)
Total Long-Term	—	—	\$(57.67)
TOTAL GAIN/(LOSS)	—	—	\$50.39

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

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723-140755-222

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$377.52	—	\$0.04	0.010
CASH, BDP, AND MMFs	1.15%	\$377.52		\$0.04	

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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$509.900	\$651.52	\$509.90	\$(-141.62)	LT A	
	12/16/21	1.000	561.120	509.900	561.12	509.90	(51.22)	LT A	
	Total	2.000			1,212.64	1,019.80	(192.84)	LT	—

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	102.820	295.11	205.64	(89.47) LT A		
	12/3/21	1.000	144.450	102.820	144.45	102.82	(41.63) LT A		
	12/6/21	2.000	137.100	102.820	274.20	205.64	(68.56) LT A		
	12/9/21	1.000	138.000	102.820	138.00	102.82	(35.18) LT A		
	1/4/22	1.000	141.350	102.820	141.35	102.82	(38.53) LT A		
	4/12/22	2.000	95.280	102.820	190.56	205.64	15.08 LT A		
	4/26/22	2.000	86.040	102.820	172.08	205.64	33.56 LT A		
	9/21/23	20.000	96.905	102.820	1,938.10	2,056.40	118.30 ST		
	Total	31.000			3,293.85	3,187.42	(224.73) LT 118.30 ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	127.120	494.30	508.48	14.18 LT A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	171.210	149.79	171.21	21.42 LT A		
	10/4/21	1.000	138.430	171.210	138.43	171.21	32.78 LT A		
	Total	2.000			288.22	342.42	54.20 LT	1.92	0.56
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)									
	3/29/22	2.000	354.380	350.300	708.76	700.60	(8.16) LT A		
	4/4/22	2.000	344.800	350.300	689.60	700.60	11.00 LT A		
	4/6/22	1.000	345.700	350.300	345.70	350.30	4.60 LT A		
	4/18/22	1.000	345.130	350.300	345.13	350.30	5.17 LT A		
	5/2/22	1.000	319.540	350.300	319.54	350.30	30.76 LT A		
	Total	7.000			2,408.73	2,452.10	43.37 LT	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	191.680	194.61	191.68	(2.93) LT A	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	302.160	334.83	302.16	(32.67) LT A		
	3/24/22	1.000	315.730	302.160	315.73	302.16	(13.57) LT A		
	4/22/22	1.000	303.760	302.160	303.76	302.16	(1.60) LT A		
	9/16/22	1.000	275.690	302.160	275.69	302.16	26.47 LT A		
	9/20/22	1.000	272.590	302.160	272.59	302.16	29.57 LT A		
	Purchases	5.000			1,502.60	1,510.80	8.20 LT		
Short Term Reinvestments		0.032			10.45	9.67	(0.78) ST		
	Total	5.032			1,513.05	1,520.47	8.20 LT (0.78) ST	42.07	2.77

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)									
	3/24/22	1.000	219.140	207.840	219.14	207.84	(11.30) LT A		
	4/22/22	1.000	199.670	207.840	199.67	207.84	8.17 LT A		
	9/16/22	1.000	191.510	207.840	191.51	207.84	16.33 LT A		
	9/20/22	1.000	189.270	207.840	189.27	207.84	18.57 LT A		
	Total	4.000			799.59	831.36	31.77 LT	17.60	2.12
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)									
	10/27/21	1.000	338.270	395.910	338.27	395.91	57.64 LT A	2.28	0.58
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)									
	9/20/21	1.000	353.350	300.210	353.35	300.21	(53.14) LT A		
	9/20/21	1.000	355.810	300.210	355.81	300.21	(55.60) LT A		
	9/28/21	1.000	339.820	300.210	339.82	300.21	(39.61) LT A		
	9/28/21	1.000	341.980	300.210	341.98	300.21	(41.77) LT A		
	10/4/21	1.000	323.670	300.210	323.67	300.21	(23.46) LT A		
	10/22/21	2.000	323.010	300.210	646.02	600.42	(45.60) LT A		
	10/26/21	2.000	311.685	300.210	623.37	600.42	(22.95) LT A		
	Total	9.000			2,984.02	2,701.89	(282.13) LT	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)									
	9/8/21	2.000	298.370	315.750	596.74	631.50	34.76 LT A		
	9/28/21	1.000	284.770	315.750	284.77	315.75	30.98 LT A		
	9/29/21	1.000	284.790	315.750	284.79	315.75	30.96 LT A		
	10/4/21	1.000	280.790	315.750	280.79	315.75	34.96 LT A		
	11/23/21	2.000	334.960	315.750	669.92	631.50	(38.42) LT A		
	11/26/21	1.000	331.490	315.750	331.49	315.75	(15.74) LT A		
	12/3/21	1.000	318.700	315.750	318.70	315.75	(2.95) LT A		
	12/20/21	1.000	319.020	315.750	319.02	315.75	(3.27) LT A		
	1/24/22	1.000	291.870	315.750	291.87	315.75	23.88 LT A		
	3/4/22	2.000	290.890	315.750	581.78	631.50	49.72 LT A		
	4/6/22	2.000	298.160	315.750	596.32	631.50	35.18 LT A		
	4/12/22	1.000	281.870	315.750	281.87	315.75	33.88 LT A		
	4/22/22	1.000	277.390	315.750	277.39	315.75	38.36 LT A		
	4/26/22	1.000	272.660	315.750	272.66	315.75	43.09 LT A		
	5/9/22	1.000	265.070	315.750	265.07	315.75	50.68 LT A		
	5/20/22	2.000	250.930	315.750	501.86	631.50	129.64 LT A		
	9/20/22	2.000	242.720	315.750	485.44	631.50	146.06 LT A		
	9/23/22	1.000	237.730	315.750	237.73	315.75	78.02 LT A		

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Account Detail

Active Assets Account
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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments	Purchases	24.000			6,878.21	7,578.00	699.79 LT		
		0.049			16.32	15.47	(0.85) ST		
	Total	24.049			6,894.53	7,593.47	699.79 LT (0.85) ST	72.15	0.95
<i>Rating: Morgan Stanley: 1; Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	48.590	184.14	145.77	(38.37) LT A		
	9/20/21	3.000	63.223	48.590	189.67	145.77	(43.90) LT A		
	9/28/21	3.000	63.693	48.590	191.08	145.77	(45.31) LT A		
	10/4/21	3.000	63.257	48.590	189.77	145.77	(44.00) LT A		
	10/20/21	6.000	66.867	48.590	401.20	291.54	(109.66) LT A		
	11/23/21	3.000	68.773	48.590	206.32	145.77	(60.55) LT A		
	11/26/21	3.000	68.663	48.590	205.99	145.77	(60.22) LT A		
	12/3/21	3.000	66.110	48.590	198.33	145.77	(52.56) LT A		
	12/7/21	3.000	67.110	48.590	201.33	145.77	(55.56) LT A		
	1/3/22	6.000	67.713	48.590	406.28	291.54	(114.74) LT A		
	1/4/22	3.000	65.853	48.590	197.56	145.77	(51.79) LT A		
	1/24/22	3.000	58.127	48.590	174.38	145.77	(28.61) LT A		
	3/4/22	3.000	56.840	48.590	170.52	145.77	(24.75) LT A		
	4/18/22	3.000	59.130	48.590	177.39	145.77	(31.62) LT A		
	4/22/22	3.000	55.957	48.590	167.87	145.77	(22.10) LT A		
	5/2/22	3.000	52.233	48.590	156.70	145.77	(10.93) LT A		
	5/10/22	3.000	48.713	48.590	146.14	145.77	(0.37) LT A		
	10/3/22	1.000	57.470	48.590	57.47	48.59	(8.88) ST A		
	Purchases	58.000			3,622.14	2,818.22	(795.04) LT (8.88) ST		
Short Term Reinvestments		0.260			12.76	12.63	(0.13) ST		
	Total	58.260			3,634.90	2,830.85	(795.04) LT (9.01) ST	51.27	1.81
<i>Rating: Morgan Stanley: 2; Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	434.990	284.76	434.99	150.23 LT A		
	1/4/22	1.000	285.300	434.990	285.30	434.99	149.69 LT A		
	3/7/22	1.000	217.880	434.990	217.88	434.99	217.11 LT A		
	4/6/22	1.000	240.640	434.990	240.64	434.99	194.35 LT A		
	5/9/22	1.000	169.940	434.990	169.94	434.99	265.05 LT A		
Short Term Reinvestments	Purchases	5.000			1,198.52	2,174.95	976.43 LT 0.23 ST		
		0.001			0.20	0.43			

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	5.001			1,198.72	2,175.38	976.43 LT 0.23 ST	0.80	0.04
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	202.780	506.32	405.56	(100.76) LT A		
	11/23/21	1.000	289.830	202.780	289.83	202.78	(87.05) LT A		
	11/30/21	1.000	288.380	202.780	288.38	202.78	(85.60) LT A		
	12/3/21	2.000	256.390	202.780	512.78	405.56	(107.22) LT A		
	Total	6.000			1,597.31	1,216.68	(380.63) LT	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities</i>									
TESLA INC (TSLA)	5/20/22	3.000	217.877	250.220	653.63	750.66	97.03 LT A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
VISA INC CL A (V)	10/27/21	1.000	222.200	230.010	222.20	230.01	7.81 LT A		
	Purchases	1.000			222.20	230.01	7.81 LT		
Short Term Reinvestments		0.002			0.45	0.46	0.01 ST		
	Total	1.002			222.65	230.47	7.81 LT 0.01 ST	1.80	0.78
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	85.28%				\$27,729.02	\$27,949.04	\$112.12 LT \$107.90 ST	\$189.89	0.68%

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	\$122.930	\$121.99	\$122.93	\$0.94 LT A		
	11/23/21	1.000	131.600	122.930	131.60	122.93	(8.67) LT A		
	11/26/21	1.000	131.230	122.930	131.23	122.93	(8.30) LT A		
	Purchases	3.000			384.82	368.79	(16.03) LT		
Short Term Reinvestments		0.006			0.67	0.74	0.07 ST		
	Total	3.006			385.49	369.53	(16.03) LT 0.07 ST	2.73	0.74

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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)	11/26/21	1.000	422.970	392.700	422.97	392.70	(30.27) LT A		
	9/20/22	2.000	355.765	392.700	711.53	785.40	73.87 LT A		
	9/23/22	2.000	338.100	392.700	676.20	785.40	109.20 LT A		
	Total	5.000			1,810.70	1,963.50	152.80 LT	31.14	1.59
<i>Next Dividend Payable 10/03/23; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	212.410	236.02	212.41	(23.61) LT A		
	Purchases		1.000		236.02	212.41	(23.61) LT		
	Short Term Reinvestments		0.004		0.80	0.85	0.05 ST		
	Total	1.004			236.82	213.26	(23.61) LT 0.05 ST	3.36	1.58
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
					Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS					13.57%	\$4,617.34	\$4,447.71	\$169.79 LT \$0.16 ST	\$60.52 1.36%
					Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Current Yield %
TOTAL VALUE					100.00%	\$32,346.36	\$32,774.27	\$57.67 LT \$108.06 ST	\$250.45 0.76%
<i>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.</i>									

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	\$377.52	—	—	—	—	—
Stocks	—	\$27,949.04	—	—	—	—
ETFs & CEFs	—	4,447.71	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$377.52	\$32,396.75	—	—	—	—

Account Detail

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ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/1		Qualified Dividend	VISA INC CL A				\$0.45
9/1		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	247.5935	(0.45)
9/14		Qualified Dividend	MICROSOFT CORP				16.32
9/14		Qualified Dividend	HOME DEPOT INC				10.45
9/14		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.049	334.1343	(16.32)
9/14		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.032	326.2238	(10.45)
9/20		Dividend	FIDELITY MSCI INFO TECH				0.67
9/20		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	125.7449	(0.67)
9/21	9/25	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	20.000	96.7550	(1,938.10)
9/25		Dividend	SCHWAB US BROAD MARKET ETF				1.52
9/25		Dividend	SCHWAB US LARGE-CAP ETF				0.77
9/25		Dividend	SCHWAB US DVD EQUITY ETF				0.65
9/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.42
9/25		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.031	50.4274	(1.52)
9/25		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.015	51.2204	(0.77)
9/25		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	71.5593	(0.65)
9/25		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.007	65.5832	(0.42)
9/26		Dividend	VANGUARD TTL STK MKT ETF				0.80
9/26		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	213.3196	(0.80)
9/28		Qualified Dividend	NVIDIA CORPORATION				0.20
9/28		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	423.3755	(0.20)
9/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.01
9/29		Qualified Dividend	NASDAQ INC COM				12.76
9/29		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.260	49.1149	(12.76)

NET CREDITS/(DEBITS)

\$1,938.09

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
723-140755-222 ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	9/25	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(1,938.10)
	9/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD				\$(1,938.09)

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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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.

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

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Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/23)	—
Ending Total Value (as of 9/30/23)	\$ (25.00)
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

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

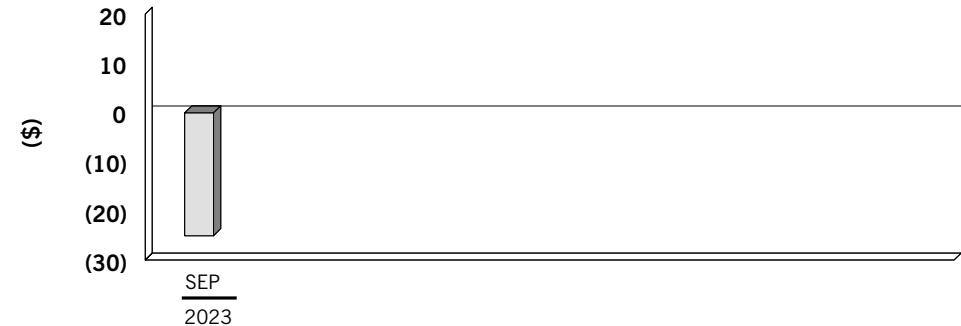
Retirement Account
723-140644-222
Traditional IRA

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	—	—
Debits	(25.00)	(25.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(25.00)	\$(25.00)
Change in Value	—	—
TOTAL ENDING VALUE	\$(25.00)	\$(25.00)

MARKET VALUE OVER TIME

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



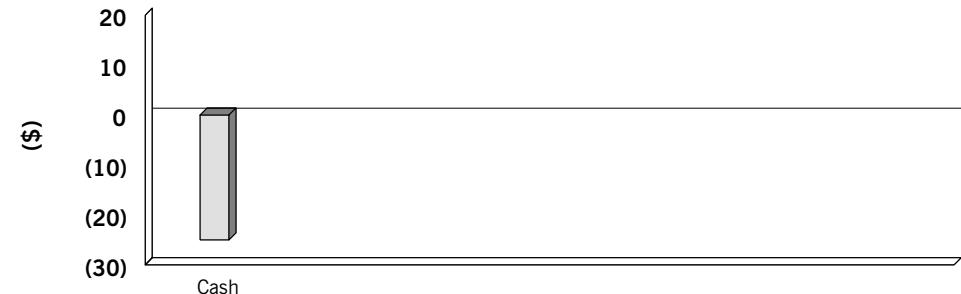
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$(25.00)	100.00
TOTAL VALUE	\$(25.00)	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

Retirement Account
723-140644-222
Traditional IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Total Assets	—	—
Cash, BDP, MMFs (Debit)	—	(25.00)
Total Liabilities (outstanding balance)	—	\$ (25.00)
TOTAL VALUE	—	\$ (25.00)

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL INCOME AND DISTRIBUTIONS	—	—

RETIREMENT RECAP

2022 Fair Market Value (includes accrued interest): \$0.00

	2022	2023 (year-to-date)	Historical
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Contributions

No Contributions For This Account — — —

Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)

Under Age 50	6,000.00	6,500.00	Not Applicable
Age 50 and Over	7,000.00	7,500.00	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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	—	—
Total Investment Related Activity	—	—
Other Debits	(25.00)	(25.00)
Total Cash Related Activity	\$ (25.00)	\$ (25.00)
CLOSING CASH, BDP, MMFs	\$ (25.00)	\$ (25.00)

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception to Date (as of 9/30/23)
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.

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH		\$ (25.00)			
CASH, BDP, AND MMFs	100.00%	\$ (25.00)			
Total Cash, BDP, MMFs		\$0.00			
Total Cash, BDP, MMFs (Debit)		\$ (25.00)			
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest
TOTAL VALUE	100.00%	—	\$ (25.00)	N/A	—

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.

Account Detail	Retirement Account 723-140644-222 Traditional IRA	ARNAB GHOSH
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(25.00)	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$(25.00)	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/18		Account Charge	ANNUAL MAINTENANCE FEE	SERVICE YEAR 2023			\$(25.00)
NET CREDITS/(DEBITS)							\$(25.00)

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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.

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.

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.

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

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/23) **\$259,999.86**
Ending Total Value (as of 9/30/23) **\$259,809.47**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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 (9/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvrd)	Change in Value	Ending Value (9/30/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		\$259,999	\$5,809	—	(\$5,999)	\$259,809	\$615	—	\$26,806	
Personal Accounts										
ARNAB GHOSH	723-140507-222	59,578	5,834	—	216	65,629	216	—	—	7
								778	—	eDel
ARNAB GHOSH	723-140755-222	34,343	—	—	(1,569)	32,774	45	—	108	13
							65	—	(57)	eDel
ARNAB GHOSH	723-141489-222	166,078	—	—	(4,647)	161,430	353	—	(275)	25
							568	—	27,031	eDel
Total Personal Accounts		\$259,999	\$5,834	—	(\$5,999)	\$259,834	\$615	—	(\$167)	
								\$1,412	\$26,974	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH	723-140644-222	—	(25)	—	—	(25)	—	—	—	37
Traditional IRA							—	—	—	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.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$259,999.86	—
Credits	5,834.45	154,324.58
Debits	(25.00)	(8,457.03)
Security Transfers	—	117,914.45
Net Credits/Debits/Transfers	\$5,809.45	\$263,782.00
Change in Value	(5,999.84)	(3,972.53)
TOTAL ENDING VALUE	\$259,809.47	\$259,809.47

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

ASSET ALLOCATION (includes accrued interest)

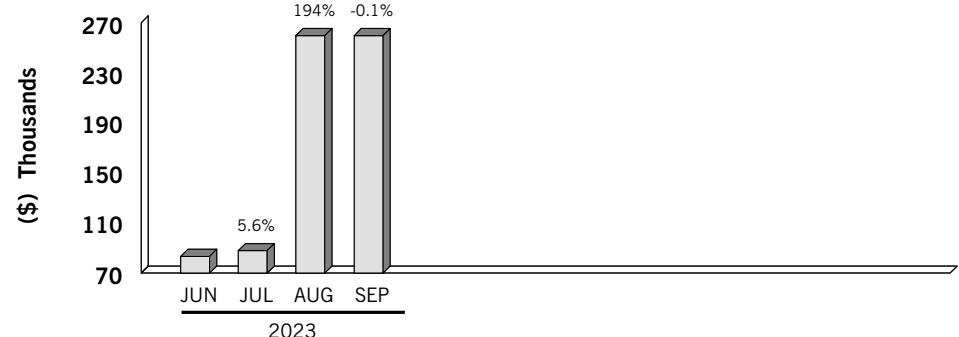
	Market Value	Percentage
Cash	\$123,112.88	47.39
Equities	136,696.59	52.61
TOTAL VALUE	\$259,809.47	100.00%

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.

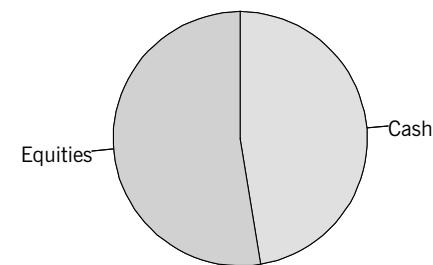
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

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.



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 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$17,388.38	\$29,857.89
Savings and Time Deposits	112,842.61	93,279.99
Stocks	116,693.17	116,245.98
ETFs & CEFs	13,075.70	20,450.61
Total Assets	\$259,999.86	\$259,834.47
Cash, BDP, MMFs (Debit)	—	(25.00)
Total Liabilities (outstanding balance)	—	(\$25.00)
TOTAL VALUE	\$259,999.86	\$259,809.47

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

CASH FLOW

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$17,388.38	—
Purchases	(13,935.14)	(157,403.34)
Dividend Reinvestments	(45.01)	(45.01)
Sales and Redemptions	20,000.00	40,001.00
Income and Distributions	615.21	1,412.69
Total Investment Related Activity	\$6,635.06	(\$116,034.66)
Checks Deposited	5,834.45	21,455.45
Electronic Transfers-Credits	—	132,869.13
Electronic Transfers-Debits	—	(6,206.19)
Other Debits	(25.00)	(25.00)
Total Cash Related Activity	\$5,809.45	\$148,093.39
Automated Payments	—	(2,225.84)
Total Card/Check Activity	—	(\$2,225.84)
CLOSING CASH, BDP, MMFs	\$29,832.89	\$29,832.89
<i>Including:</i>		
Personal Accounts	\$29,857.89	
Retirement Accounts	(\$25.00)	

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Account Summary

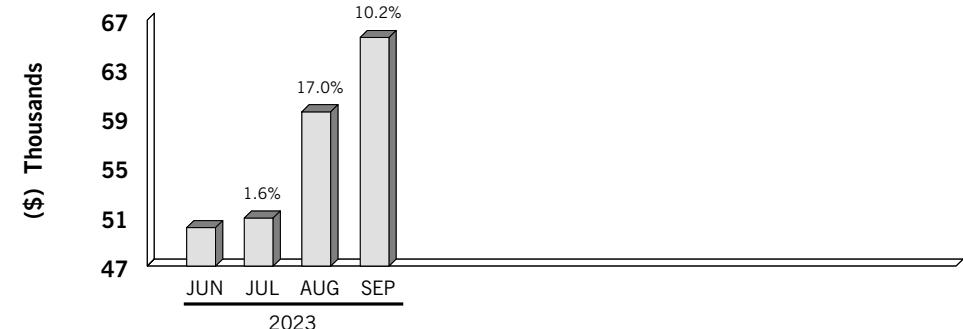
Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$59,578.30	—
Credits	5,834.45	64,851.70
Debits	—	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$5,834.45	\$64,851.15
Change in Value	216.87	778.47
TOTAL ENDING VALUE	\$65,629.62	\$65,629.62

MARKET VALUE OVER TIME

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



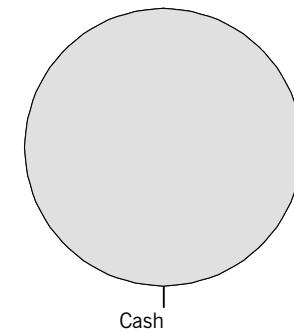
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$65,629.62	100.00
TOTAL VALUE	\$65,629.62	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$5,622.02	\$11,456.53
Savings and Time Deposits	53,956.28	54,173.09
Total Assets	\$59,578.30	\$65,629.62
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$59,578.30	\$65,629.62

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
Interest	\$216.87	\$778.47
Income And Distributions	\$216.87	\$778.47
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$216.87	\$778.47

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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$5,622.02	—
Purchases	(216.81)	(54,174.09)
Sales and Redemptions	—	1.00
Income and Distributions	216.87	778.47
Total Investment Related Activity	\$0.06	\$(53,394.62)
Checks Deposited	5,834.45	21,455.45
Electronic Transfers-Credits	—	43,396.25
Total Cash Related Activity	\$5,834.45	\$64,851.70
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$11,456.53	\$11,456.53

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception to Date (as of 9/30/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$11,456.53	—	\$1.15	0.010
CASH, BDP, AND MMFs	17.46%	\$11,456.53		\$1.15	

Account Detail

Platinum CashPlus Account
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	\$54,173.09	\$2,708.65	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	82.54%	\$54,173.09	\$2,708.65	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$65,629.62	N/A

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	\$11,456.53	—	—	—	—	—
Savings and Time Deposits	54,173.09	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$65,629.62	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/14		Check Deposit	MS PAYROLL DEPOSIT				\$2,810.49
9/28		Check Deposit	MS PAYROLL DEPOSIT				3,023.96
9/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EBO			216.81
9/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.06
9/29	9/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(216.81)
NET CREDITS/(DEBITS)							\$5,834.51

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	9/15	Automatic Investment	BANK DEPOSIT PROGRAM	\$2,810.49
	9/29	Automatic Investment	BANK DEPOSIT PROGRAM	3,023.96
	9/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD				\$5,834.51

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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.

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.

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
723-140507-222 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.
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- 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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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 Summary

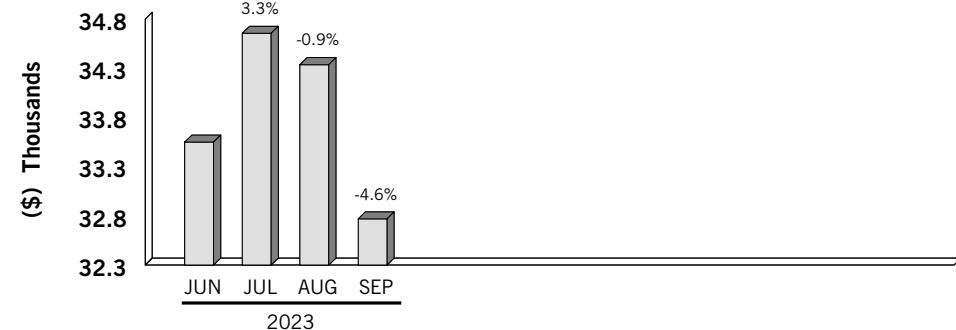
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$34,343.41	—
Credits	—	5,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	—	\$33,560.15
Change in Value	(1,569.14)	(785.88)
TOTAL ENDING VALUE	\$32,774.27	\$32,774.27

MARKET VALUE OVER TIME

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

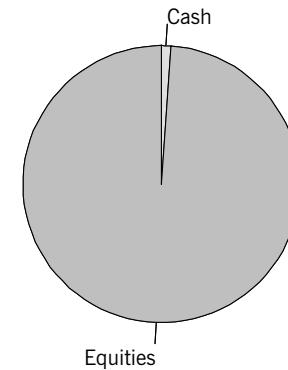


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$377.52	1.15
Equities	32,396.75	98.85
TOTAL VALUE	\$32,774.27	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
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$2,315.61	\$377.52
Stocks	27,330.39	27,949.04
ETFs & CEFs	4,697.41	4,447.71
Total Assets	\$34,343.41	\$32,774.27
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$34,343.41	\$32,774.27

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
Qualified Dividends	\$40.18	\$45.63
Other Dividends	4.83	19.82
Interest	0.01	0.06
Income And Distributions	\$45.02	\$65.51
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$45.02	\$65.51

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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$2,315.61	—
Purchases	(1,938.10)	(1,938.10)
Dividend Reinvestments	(45.01)	(45.01)
Income and Distributions	45.02	65.51
Total Investment Related Activity	\$(1,938.09)	\$(1,917.60)
Electronic Transfers-Credits	—	5,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	—	\$2,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$377.52	\$377.52

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception to Date (as of 9/30/23)
Short-Term Gain	—	—	\$118.72
Short-Term (Loss)	—	—	(10.66)
Total Short-Term	—	—	\$108.06
Long-Term Gain	—	—	2,350.75
Long-Term (Loss)	—	—	(2,408.42)
Total Long-Term	—	—	\$(57.67)
TOTAL GAIN/(LOSS)	—	—	\$50.39

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
723-140755-222

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$377.52	—	\$0.04	0.010
CASH, BDP, AND MMFs	1.15%	\$377.52		\$0.04	

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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$509.900	\$651.52	\$509.90	\$(-141.62)	LT A	
	12/16/21	1.000	561.120	509.900	561.12	509.90	(51.22)	LT A	
	Total	2.000			1,212.64	1,019.80	(192.84)	LT	—

Morgan Stanley

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
ADVANCED MICRO DEVICES (AMD)									
	11/23/21	2.000	147.555	102.820	295.11	205.64	(89.47) LT A		
	12/3/21	1.000	144.450	102.820	144.45	102.82	(41.63) LT A		
	12/6/21	2.000	137.100	102.820	274.20	205.64	(68.56) LT A		
	12/9/21	1.000	138.000	102.820	138.00	102.82	(35.18) LT A		
	1/4/22	1.000	141.350	102.820	141.35	102.82	(38.53) LT A		
	4/12/22	2.000	95.280	102.820	190.56	205.64	15.08 LT A		
	4/26/22	2.000	86.040	102.820	172.08	205.64	33.56 LT A		
	9/21/23	20.000	96.905	102.820	1,938.10	2,056.40	118.30 ST		
	Total	31.000			3,293.85	3,187.42	(224.73) LT 118.30 ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)									
	9/20/22	4.000	123.575	127.120	494.30	508.48	14.18 LT A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
APPLE INC (AAPL)									
	9/14/21	1.000	149.790	171.210	149.79	171.21	21.42 LT A		
	10/4/21	1.000	138.430	171.210	138.43	171.21	32.78 LT A		
	Total	2.000			288.22	342.42	54.20 LT	1.92	0.56
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)									
	3/29/22	2.000	354.380	350.300	708.76	700.60	(8.16) LT A		
	4/4/22	2.000	344.800	350.300	689.60	700.60	11.00 LT A		
	4/6/22	1.000	345.700	350.300	345.70	350.30	4.60 LT A		
	4/18/22	1.000	345.130	350.300	345.13	350.30	5.17 LT A		
	5/2/22	1.000	319.540	350.300	319.54	350.30	30.76 LT A		
	Total	7.000			2,408.73	2,452.10	43.37 LT	—	—
<i>Rating: Morningstar: 1; Asset Class: Equities</i>									
BOEING CO (BA)									
	11/26/21	1.000	194.610	191.680	194.61	191.68	(2.93) LT A	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities</i>									
HOME DEPOT INC (HD)									
	10/8/21	1.000	334.830	302.160	334.83	302.16	(32.67) LT A		
	3/24/22	1.000	315.730	302.160	315.73	302.16	(13.57) LT A		
	4/22/22	1.000	303.760	302.160	303.76	302.16	(1.60) LT A		
	9/16/22	1.000	275.690	302.160	275.69	302.16	26.47 LT A		
	9/20/22	1.000	272.590	302.160	272.59	302.16	29.57 LT A		
	Purchases	5.000			1,502.60	1,510.80	8.20 LT		
Short Term Reinvestments		0.032			10.45	9.67	(0.78) ST		
	Total	5.032			1,513.05	1,520.47	8.20 LT (0.78) ST	42.07	2.77

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
LOWES COMPANIES INC (LOW)									
	3/24/22	1.000	219.140	207.840	219.14	207.84	(11.30) LT A		
	4/22/22	1.000	199.670	207.840	199.67	207.84	8.17 LT A		
	9/16/22	1.000	191.510	207.840	191.51	207.84	16.33 LT A		
	9/20/22	1.000	189.270	207.840	189.27	207.84	18.57 LT A		
	Total	4.000			799.59	831.36	31.77 LT	17.60	2.12
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
MASTERCARD INC CL A (MA)									
	10/27/21	1.000	338.270	395.910	338.27	395.91	57.64 LT A	2.28	0.58
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities</i>									
META PLATFORMS INC CL A (META)									
	9/20/21	1.000	353.350	300.210	353.35	300.21	(53.14) LT A		
	9/20/21	1.000	355.810	300.210	355.81	300.21	(55.60) LT A		
	9/28/21	1.000	339.820	300.210	339.82	300.21	(39.61) LT A		
	9/28/21	1.000	341.980	300.210	341.98	300.21	(41.77) LT A		
	10/4/21	1.000	323.670	300.210	323.67	300.21	(23.46) LT A		
	10/22/21	2.000	323.010	300.210	646.02	600.42	(45.60) LT A		
	10/26/21	2.000	311.685	300.210	623.37	600.42	(22.95) LT A		
	Total	9.000			2,984.02	2,701.89	(282.13) LT	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
MICROSOFT CORP (MSFT)									
	9/8/21	2.000	298.370	315.750	596.74	631.50	34.76 LT A		
	9/28/21	1.000	284.770	315.750	284.77	315.75	30.98 LT A		
	9/29/21	1.000	284.790	315.750	284.79	315.75	30.96 LT A		
	10/4/21	1.000	280.790	315.750	280.79	315.75	34.96 LT A		
	11/23/21	2.000	334.960	315.750	669.92	631.50	(38.42) LT A		
	11/26/21	1.000	331.490	315.750	331.49	315.75	(15.74) LT A		
	12/3/21	1.000	318.700	315.750	318.70	315.75	(2.95) LT A		
	12/20/21	1.000	319.020	315.750	319.02	315.75	(3.27) LT A		
	1/24/22	1.000	291.870	315.750	291.87	315.75	23.88 LT A		
	3/4/22	2.000	290.890	315.750	581.78	631.50	49.72 LT A		
	4/6/22	2.000	298.160	315.750	596.32	631.50	35.18 LT A		
	4/12/22	1.000	281.870	315.750	281.87	315.75	33.88 LT A		
	4/22/22	1.000	277.390	315.750	277.39	315.75	38.36 LT A		
	4/26/22	1.000	272.660	315.750	272.66	315.75	43.09 LT A		
	5/9/22	1.000	265.070	315.750	265.07	315.75	50.68 LT A		
	5/20/22	2.000	250.930	315.750	501.86	631.50	129.64 LT A		
	9/20/22	2.000	242.720	315.750	485.44	631.50	146.06 LT A		
	9/23/22	1.000	237.730	315.750	237.73	315.75	78.02 LT A		

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Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments	Purchases	24.000			6,878.21	7,578.00	699.79 LT		
		0.049			16.32	15.47	(0.85) ST		
	Total	24.049			6,894.53	7,593.47	699.79 LT (0.85) ST	72.15	0.95
<i>Rating: Morgan Stanley: 1; Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	48.590	184.14	145.77	(38.37) LT A		
	9/20/21	3.000	63.223	48.590	189.67	145.77	(43.90) LT A		
	9/28/21	3.000	63.693	48.590	191.08	145.77	(45.31) LT A		
	10/4/21	3.000	63.257	48.590	189.77	145.77	(44.00) LT A		
	10/20/21	6.000	66.867	48.590	401.20	291.54	(109.66) LT A		
	11/23/21	3.000	68.773	48.590	206.32	145.77	(60.55) LT A		
	11/26/21	3.000	68.663	48.590	205.99	145.77	(60.22) LT A		
	12/3/21	3.000	66.110	48.590	198.33	145.77	(52.56) LT A		
	12/7/21	3.000	67.110	48.590	201.33	145.77	(55.56) LT A		
	1/3/22	6.000	67.713	48.590	406.28	291.54	(114.74) LT A		
	1/4/22	3.000	65.853	48.590	197.56	145.77	(51.79) LT A		
	1/24/22	3.000	58.127	48.590	174.38	145.77	(28.61) LT A		
	3/4/22	3.000	56.840	48.590	170.52	145.77	(24.75) LT A		
	4/18/22	3.000	59.130	48.590	177.39	145.77	(31.62) LT A		
	4/22/22	3.000	55.957	48.590	167.87	145.77	(22.10) LT A		
	5/2/22	3.000	52.233	48.590	156.70	145.77	(10.93) LT A		
	5/10/22	3.000	48.713	48.590	146.14	145.77	(0.37) LT A		
	10/3/22	1.000	57.470	48.590	57.47	48.59	(8.88) ST A		
	Purchases	58.000			3,622.14	2,818.22	(795.04) LT (8.88) ST		
Short Term Reinvestments		0.260			12.76	12.63	(0.13) ST		
	Total	58.260			3,634.90	2,830.85	(795.04) LT (9.01) ST	51.27	1.81
<i>Rating: Morgan Stanley: 2; Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	434.990	284.76	434.99	150.23 LT A		
	1/4/22	1.000	285.300	434.990	285.30	434.99	149.69 LT A		
	3/7/22	1.000	217.880	434.990	217.88	434.99	217.11 LT A		
	4/6/22	1.000	240.640	434.990	240.64	434.99	194.35 LT A		
	5/9/22	1.000	169.940	434.990	169.94	434.99	265.05 LT A		
Short Term Reinvestments	Purchases	5.000			1,198.52	2,174.95	976.43 LT 0.23 ST		
		0.001			0.20	0.43			

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Active Assets Account
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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	5.001			1,198.72	2,175.38	976.43 LT 0.23 ST	0.80	0.04
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	202.780	506.32	405.56	(100.76) LT A		
	11/23/21	1.000	289.830	202.780	289.83	202.78	(87.05) LT A		
	11/30/21	1.000	288.380	202.780	288.38	202.78	(85.60) LT A		
	12/3/21	2.000	256.390	202.780	512.78	405.56	(107.22) LT A		
	Total	6.000			1,597.31	1,216.68	(380.63) LT	—	—
<i>Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities</i>									
TESLA INC (TSLA)	5/20/22	3.000	217.877	250.220	653.63	750.66	97.03 LT A	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
VISA INC CL A (V)	10/27/21	1.000	222.200	230.010	222.20	230.01	7.81 LT A		
	Purchases	1.000			222.20	230.01	7.81 LT		
Short Term Reinvestments		0.002			0.45	0.46	0.01 ST		
	Total	1.002			222.65	230.47	7.81 LT 0.01 ST	1.80	0.78
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	85.28%				\$27,729.02	\$27,949.04	\$112.12 LT \$107.90 ST	\$189.89	0.68%

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	\$122.930	\$121.99	\$122.93	\$0.94 LT A		
	11/23/21	1.000	131.600	122.930	131.60	122.93	(8.67) LT A		
	11/26/21	1.000	131.230	122.930	131.23	122.93	(8.30) LT A		
	Purchases	3.000			384.82	368.79	(16.03) LT		
Short Term Reinvestments		0.006			0.67	0.74	0.07 ST		
	Total	3.006			385.49	369.53	(16.03) LT 0.07 ST	2.73	0.74

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Active Assets Account
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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)	11/26/21	1.000	422.970	392.700	422.97	392.70	(30.27) LT A		
	9/20/22	2.000	355.765	392.700	711.53	785.40	73.87 LT A		
	9/23/22	2.000	338.100	392.700	676.20	785.40	109.20 LT A		
	Total	5.000			1,810.70	1,963.50	152.80 LT	31.14	1.59
<i>Next Dividend Payable 10/03/23; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	212.410	236.02	212.41	(23.61) LT A		
	Purchases		1.000		236.02	212.41	(23.61) LT		
	Short Term Reinvestments		0.004		0.80	0.85	0.05 ST		
	Total	1.004			236.82	213.26	(23.61) LT 0.05 ST	3.36	1.58
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
					Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS					13.57%	\$4,617.34	\$4,447.71	\$(169.79) LT \$0.16 ST	\$60.52 1.36%
					Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Current Yield %
TOTAL VALUE					100.00%	\$32,346.36	\$32,774.27	\$(57.67) LT \$108.06 ST	\$250.45 0.76%
<i>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.</i>									
<i>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.</i>									

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$377.52	—	—	—	—	—
Stocks	—	\$27,949.04	—	—	—	—
ETFs & CEFs	—	4,447.71	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$377.52	\$32,396.75	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/1		Qualified Dividend	VISA INC CL A				\$0.45
9/1		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	247.5935	(0.45)
9/14		Qualified Dividend	MICROSOFT CORP				16.32
9/14		Qualified Dividend	HOME DEPOT INC				10.45
9/14		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.049	334.1343	(16.32)
9/14		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.032	326.2238	(10.45)
9/20		Dividend	FIDELITY MSCI INFO TECH				0.67
9/20		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	125.7449	(0.67)
9/21	9/25	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	20.000	96.7550	(1,938.10)
9/25		Dividend	SCHWAB US BROAD MARKET ETF				1.52
9/25		Dividend	SCHWAB US LARGE-CAP ETF				0.77
9/25		Dividend	SCHWAB US DVD EQUITY ETF				0.65
9/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.42
9/25		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.031	50.4274	(1.52)
9/25		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.015	51.2204	(0.77)
9/25		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	71.5593	(0.65)
9/25		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.007	65.5832	(0.42)
9/26		Dividend	VANGUARD TTL STK MKT ETF				0.80
9/26		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	213.3196	(0.80)
9/28		Qualified Dividend	NVIDIA CORPORATION				0.20
9/28		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	423.3755	(0.20)
9/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.01
9/29		Qualified Dividend	NASDAQ INC COM				12.76
9/29		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.260	49.1149	(12.76)

NET CREDITS/(DEBITS)

\$1,938.09

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
723-140755-222 ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	9/25	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(1,938.10)
	9/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD				\$(1,938.09)

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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.

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.

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

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Account Summary

Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$166,078.15	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	(4,647.57)	(3,965.12)
TOTAL ENDING VALUE	\$161,430.58	\$161,430.58

MARKET VALUE OVER TIME

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

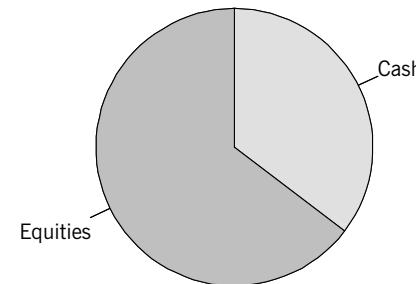


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$57,130.74	35.39
Equities	104,299.84	64.61
TOTAL VALUE	\$161,430.58	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$9,450.75	\$18,023.84
Savings and Time Deposits	58,886.33	39,106.90
Stocks	89,362.78	88,296.94
ETFs & CEFs	8,378.29	16,002.90
Total Assets	\$166,078.15	\$161,430.58
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$166,078.15	\$161,430.58

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
Qualified Dividends	\$128.52	\$128.52
Other Dividends	4.14	4.14
Interest	220.66	436.05
Income And Distributions	\$353.32	\$568.71
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$353.32	\$568.71

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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$9,450.75	—
Purchases	(11,780.23)	(101,291.15)
Sales and Redemptions	20,000.00	40,000.00
Income and Distributions	353.32	568.71
Total Investment Related Activity	\$8,573.09	(\$60,722.44)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$18,023.84	\$18,023.84

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception To Date (as of 9/30/23)
Short-Term Gain	—	—	\$51.59
Short-Term (Loss)	—	—	(326.91)
Total Short-Term	—	—	(\$275.32)
Long-Term Gain	—	—	29,133.08
Long-Term (Loss)	—	—	(2,101.26)
Total Long-Term	—	—	\$27,031.82
TOTAL GAIN/(LOSS)	—	—	\$26,756.50

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
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Investment Objectives (in order of priority): Capital Appreciation

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$18,023.84	—	\$1.80	0.010
CASH, BDP, AND MMFs	11.17%	\$18,023.84		\$1.80	

Account Detail

Active Assets Account
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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	\$39,106.90	\$1,955.35	5.00
<i>Asset Class: Cash</i>			

Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	24.23%	\$39,106.90

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	\$102.820	\$1,044.50	\$1,028.20	\$(16.30) ST		
	8/25/23	2.000	100.790	102.820	201.58	205.64	4.06 ST		
	9/21/23	5.000	96.780	102.820	483.90	514.10	30.20 ST		
	Total	17.000			1,729.98	1,747.94	17.96 ST	—	—
<i>Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities</i>									
AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	127.120	2,367.21	2,542.40	175.19 LT A		
	7/14/20	3.352	149.165	127.120	500.00	426.11	(73.89) LT A		
	7/16/20	1.353	147.820	127.120	200.00	171.99	(28.01) LT A		
	7/23/20	3.354	149.076	127.120	500.00	426.36	(73.64) LT A		
	9/3/20	1.181	169.348	127.120	200.00	150.13	(49.87) LT A		
	9/4/20	2.515	159.046	127.120	400.00	319.71	(80.29) LT A		
	9/8/20	1.252	159.744	127.120	200.00	159.15	(40.85) LT A		

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/11/20	1.291	154.919	127.120	200.00	164.11	(35.89) LT A		
	9/11/20	3.138	159.337	127.120	500.00	398.90	(101.10) LT A		
	9/17/20	2.015	148.883	127.120	300.00	256.15	(43.85) LT A		
	9/18/20	1.362	146.843	127.120	200.00	173.14	(26.86) LT A		
	9/21/20	2.080	144.231	127.120	300.00	264.41	(35.59) LT A		
	9/23/20	1.335	149.813	127.120	200.00	169.71	(30.29) LT A		
	10/30/20	1.322	151.286	127.120	200.00	168.05	(31.95) LT A		
	11/2/20	1.610	149.068	127.120	240.00	204.66	(35.34) LT A		
	1/29/21	0.624	160.256	127.120	100.00	79.32	(20.68) LT A		
	2/23/21	6.397	156.323	127.120	1,000.00	813.19	(186.81) LT A		
	2/25/21	1.486	153.607	127.120	228.26	188.90	(39.36) LT A		
	2/25/21	1.769	153.612	127.120	271.74	224.88	(46.86) LT A		
	3/18/21	1.980	151.515	127.120	300.00	251.70	(48.30) LT A		
	7/29/21	2.921	171.174	127.120	500.00	371.32	(128.68) LT A		
	7/30/21	1.785	168.067	127.120	300.00	226.91	(73.09) LT A		
	10/4/21	1.883	159.320	127.120	300.00	239.37	(60.63) LT A		
	1/21/22	0.623	142.424	127.120	88.73	79.20	(9.53) LT A		
	1/21/22	6.386	142.698	127.120	911.27	811.79	(99.48) LT A		
	8/29/22	50.000	131.879	127.120	6,593.97	6,356.00	(237.97) LT A		
	9/6/22	26.986	128.001	127.120	3,454.24	3,430.46	(23.78) LT A		
	9/21/23	10.000	130.409	127.120	1,304.09	1,271.20	(32.89) ST		
	Total	160.000			21,859.51	20,339.20	(1,487.40) LT (32.89) ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

APPLE INC (AAPL)	9/21/23	5.000	174.818	171.210	874.09	856.05	(18.04) ST	4.80	0.56
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Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2023; Asset Class: Equities

MICROSOFT CORP (MSFT)	4/25/18	6.000	91.720	315.750	550.32	1,894.50	1,344.18 LT A
	4/30/18	2.000	93.750	315.750	187.50	631.50	444.00 LT A
	5/3/18	2.000	93.200	315.750	186.40	631.50	445.10 LT A
	6/22/18	2.000	99.815	315.750	199.63	631.50	431.87 LT A
	6/25/18	8.000	99.155	315.750	793.24	2,526.00	1,732.76 LT A
	6/27/18	2.000	97.755	315.750	195.51	631.50	435.99 LT A
	8/15/18	1.000	107.600	315.750	107.60	315.75	208.15 LT A
	8/22/18	1.000	106.220	315.750	106.22	315.75	209.53 LT A
	9/6/18	1.000	108.200	315.750	108.20	315.75	207.55 LT A
	10/15/18	1.000	107.690	315.750	107.69	315.75	208.06 LT A
	11/12/18	2.000	106.855	315.750	213.71	631.50	417.79 LT A

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/19/18	2.000	103.935	315.750	207.87	631.50	423.63	LT A	
	11/20/18	2.000	102.200	315.750	204.40	631.50	427.10	LT A	
	12/10/18	2.000	105.725	315.750	211.45	631.50	420.05	LT A	
	12/14/18	1.000	106.340	315.750	106.34	315.75	209.41	LT A	
	12/17/18	2.000	104.325	315.750	208.65	631.50	422.85	LT A	
	12/17/18	3.000	102.880	315.750	308.64	947.25	638.61	LT A	
	12/20/18	2.000	99.700	315.750	199.40	631.50	432.10	LT A	
	12/21/18	2.000	97.825	315.750	195.65	631.50	435.85	LT A	
	1/3/19	2.000	97.760	315.750	195.52	631.50	435.98	LT A	
	1/31/19	2.000	103.965	315.750	207.93	631.50	423.57	LT A	
	5/2/19	1.000	125.710	315.750	125.71	315.75	190.04	LT A	
	5/9/19	1.000	124.260	315.750	124.26	315.75	191.49	LT A	
	5/23/19	1.000	125.680	315.750	125.68	315.75	190.07	LT A	
	6/3/19	1.000	122.070	315.750	122.07	315.75	193.68	LT A	
	6/25/19	1.000	132.850	315.750	132.85	315.75	182.90	LT A	
	8/2/19	1.000	135.690	315.750	135.69	315.75	180.06	LT A	
	9/24/19	1.000	137.340	315.750	137.34	315.75	178.41	LT A	
	10/2/19	1.000	135.990	315.750	135.99	315.75	179.76	LT A	
	10/18/19	1.000	137.790	315.750	137.79	315.75	177.96	LT A	
	10/18/19	1.000	138.210	315.750	138.21	315.75	177.54	LT A	
	10/22/19	1.000	137.850	315.750	137.85	315.75	177.90	LT A	
	10/23/19	1.000	136.110	315.750	136.11	315.75	179.64	LT A	
	10/23/19	1.000	136.330	315.750	136.33	315.75	179.42	LT A	
	10/23/19	1.000	136.370	315.750	136.37	315.75	179.38	LT A	
	2/11/20	1.000	183.870	315.750	183.87	315.75	131.88	LT A	
	2/20/20	1.000	182.870	315.750	182.87	315.75	132.88	LT A	
	2/21/20	1.000	179.530	315.750	179.53	315.75	136.22	LT A	
	2/21/20	1.000	180.550	315.750	180.55	315.75	135.20	LT A	
	2/24/20	1.000	171.210	315.750	171.21	315.75	144.54	LT A	
	2/24/20	2.000	166.580	315.750	333.16	631.50	298.34	LT A	
	2/25/20	1.000	173.570	315.750	173.57	315.75	142.18	LT A	
	2/26/20	1.000	169.000	315.750	169.00	315.75	146.75	LT A	
	2/26/20	9.000	169.000	315.750	1,521.00	2,841.75	1,320.75	LT A	
	2/27/20	2.000	161.375	315.750	322.75	631.50	308.75	LT A	
	2/27/20	2.000	163.380	315.750	326.76	631.50	304.74	LT A	
	2/27/20	2.000	164.070	315.750	328.14	631.50	303.36	LT A	
	2/28/20	2.000	152.810	315.750	305.62	631.50	325.88	LT A	

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	2/28/20	2.000	155.950	315.750	311.90	631.50	319.60	LT A	
	3/3/20	1.000	162.670	315.750	162.67	315.75	153.08	LT A	
	3/3/20	1.000	166.160	315.750	166.16	315.75	149.59	LT A	
	3/6/20	2.000	160.140	315.750	320.28	631.50	311.22	LT A	
	3/9/20	2.000	151.100	315.750	302.20	631.50	329.30	LT A	
	3/9/20	2.000	153.240	315.750	306.48	631.50	325.02	LT A	
	3/12/20	2.000	147.710	315.750	295.42	631.50	336.08	LT A	
	3/16/20	2.000	142.970	315.750	285.94	631.50	345.56	LT A	
	5/27/20	20.000	177.948	315.750	3,558.95	6,315.00	2,756.05	LT A	
	5/27/20	20.000	178.760	315.750	3,575.20	6,315.00	2,739.80	LT A	
	6/11/20	1.000	188.720	315.750	188.72	315.75	127.03	LT A	
	7/23/20	1.000	203.020	315.750	203.02	315.75	112.73	LT A	
	7/27/20	5.000	203.110	315.750	1,015.55	1,578.75	563.20	LT A	
	7/31/20	1.000	200.260	315.750	200.26	315.75	115.49	LT A	
	9/3/20	1.000	224.050	315.750	224.05	315.75	91.70	LT A	
	9/3/20	1.000	224.180	315.750	224.18	315.75	91.57	LT A	
	9/4/20	1.000	207.100	315.750	207.10	315.75	108.65	LT A	
	9/4/20	1.000	209.140	315.750	209.14	315.75	106.61	LT A	
	9/4/20	6.000	208.500	315.750	1,251.00	1,894.50	643.50	LT A	
	9/8/20	1.000	206.380	315.750	206.38	315.75	109.37	LT A	
	9/11/20	1.000	202.160	315.750	202.16	315.75	113.59	LT A	
	9/11/20	1.000	202.170	315.750	202.17	315.75	113.58	LT A	
	9/11/20	1.000	206.910	315.750	206.91	315.75	108.84	LT A	
	9/17/20	2.000	201.965	315.750	403.93	631.50	227.57	LT A	
	9/17/20	2.000	202.450	315.750	404.90	631.50	226.60	LT A	
	9/18/20	2.000	198.360	315.750	396.72	631.50	234.78	LT A	
	9/21/20	2.000	196.530	315.750	393.06	631.50	238.44	LT A	
	9/23/20	1.000	201.150	315.750	201.15	315.75	114.60	LT A	
	10/26/20	1.000	209.380	315.750	209.38	315.75	106.37	LT A	
	2/23/21	1.000	231.270	315.750	231.27	315.75	84.48	LT A	
	3/3/21	1.000	227.540	315.750	227.54	315.75	88.21	LT A	
	9/20/21	1.000	290.250	315.750	290.25	315.75	25.50	LT A	
	11/30/21	1.000	331.780	315.750	331.78	315.75	(16.03)	LT A	
	12/3/21	1.000	319.840	315.750	319.84	315.75	(4.09)	LT A	
	12/3/21	1.000	325.260	315.750	325.26	315.75	(9.51)	LT A	
	1/5/22	1.000	319.020	315.750	319.02	315.75	(3.27)	LT A	
	1/10/22	1.000	309.770	315.750	309.77	315.75	5.98	LT A	

Morgan Stanley

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/13/22	1.000	305.520	315.750	305.52	315.75	10.23 LT A		
	2/4/22	1.000	305.150	315.750	305.15	315.75	10.60 LT A		
	8/29/22	5.000	266.740	315.750	1,333.70	1,578.75	245.05 LT A		
	8/18/23	1.000	314.530	315.750	314.53	315.75	1.22 ST		
	8/18/23	9.000	313.960	315.750	2,825.64	2,841.75	16.11 ST		
	9/21/23	2.000	320.960	315.750	641.92	631.50	(10.42) ST		
	Total	201.000			34,958.32	63,465.75	28,500.52 LT 6.91 ST	603.00	0.95

Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2023; Asset Class: Equities

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	377.600	872.50	755.20	(117.30) LT A		
	9/23/20	1.000	471.000	377.600	471.00	377.60	(93.40) LT A		
	10/21/20	1.000	491.130	377.600	491.13	377.60	(113.53) LT A		
	1/21/22	1.000	397.900	377.600	397.90	377.60	(20.30) LT A		
	Total	5.000			2,232.53	1,888.00	(344.53) LT	—	—

Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	54.70%	\$61,654.43	\$88,296.94	\$26,668.59 LT (\$26.06) ST	\$607.80	0.69%

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	\$122.930	\$78.32	\$122.93	\$44.61 LT A		
	9/17/20	1.000	88.530	122.930	88.53	122.93	34.40 LT A		
	9/24/20	1.000	86.640	122.930	86.64	122.93	36.29 LT A		
	Total	3.000			253.49	368.79	115.30 LT	2.72	0.74

Next Dividend Payable 12/2023; Asset Class: Equities

FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	159.610	138.52	159.61	21.09 LT A		
	2/23/21	1.000	220.850	159.610	220.85	159.61	(61.24) LT A		
	Total	2.000			359.37	319.22	(40.15) LT	—	—

Next Dividend Payable 12/2023; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

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Account Detail

Active Assets Account
723-141489-222

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) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	2.000	36.145	49.850	72.29	99.70	27.41	LT A	1.53 1.53
<hr/>									
SCHWAB US DVD EQUITY ETF (SCHD) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	1.000	52.350	70.760	52.35	70.76	18.41	LT A	2.62 3.70
<hr/>									
SCHWAB US LARGE-CAP ETF (SCHX) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	2.000	36.355	50.600	72.71	101.20	28.49	LT A	1.55 1.53
<hr/>									
SCWAB U.S. LARGE-CAP VALUE (SCHV) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	2.000	50.470	64.460	100.94	128.92	27.98	LT A	
	6/24/20	1.000	49.830	64.460	49.83	64.46	14.63	LT A	
	Total		3.000		150.77	193.38	42.61	LT	5.03 2.60
<hr/>									
SPDR S&P 500 ETF TRUST (SPY) <i>Next Dividend Payable 10/31/23; Asset Class: Equities</i>	9/21/23	4.000	433.750	427.480	1,735.00	1,709.92	(25.08)	ST	
	9/25/23	4.000	431.918	427.480	1,727.67	1,709.92	(17.75)	ST	
	Total		8.000		3,462.67	3,419.84	(42.83)	ST	52.07 1.52
<hr/>									
VANGUARD INFO TECH ETF (VGT) <i>Next Dividend Payable 10/03/23; Asset Class: Equities</i>	8/25/23	10.000	422.929	414.900	4,229.29	4,149.00	(80.29)	ST	32.01 0.77
<hr/>									
VANGUARD S&P 500 ETF (VOO) <i>Next Dividend Payable 10/03/23; Asset Class: Equities</i>	6/11/20	1.000	280.070	392.700	280.07	392.70	112.63	LT A	
	8/25/23	5.000	401.810	392.700	2,009.05	1,963.50	(45.55)	ST	
	9/21/23	10.000	399.620	392.700	3,996.20	3,927.00	(69.20)	ST	
	9/25/23	2.000	398.395	392.700	796.79	785.40	(11.39)	ST	
	Total		18.000		7,082.11	7,068.60	112.63	LT (126.14) ST	112.10 1.59
<hr/>									
VANGUARD TTL STK MKT ETF (VTI) <i>Next Dividend Payable 12/2023; Asset Class: Equities</i>	6/11/20	1.000	153.880	212.410	153.88	212.41	58.53	LT A	3.34 1.57
<hr/>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	9.91%				\$15,888.93	\$16,002.90	\$363.23 LT (\$249.26) ST	\$212.97	1.33%

Account Detail		Active Assets Account 723-141489-222	ARNAB GHOSH
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	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	\$77,543.36	\$161,430.58	\$27,031.82 LT (\$275.32) ST	\$2,777.92	1.72%

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	\$18,023.84	—	—	—	—	—
Savings and Time Deposits	39,106.90	—	—	—	—	—
Stocks	—	\$88,296.94	—	—	—	—
ETFs & CEFs	—	16,002.90	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$57,130.74	\$104,299.84	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/14		Qualified Dividend	MICROSOFT CORP				\$128.52
9/20		Dividend	FIDELITY MSCI INFO TECH				0.67
9/21	9/25	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	10.000	399.4697	(3,996.20)
9/21	9/25	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	4.000	433.5999	(1,735.00)
9/21	9/25	Bought	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	10.000	130.2587	(1,304.09)
9/21	9/25	Bought	APPLE INC	ACTED AS AGENT UNSOLICITED TRADE	5.000	174.6689	(874.09)
9/21	9/25	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	2.000	320.8100	(641.92)
9/21	9/25	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	5.000	96.6300	(483.90)
9/25	9/25	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				20,000.00
9/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.26
9/25		Dividend	SCHWAB US DVD EQUITY ETF				0.65

Account Detail

Active Assets Account
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/25		Dividend	SCHWAB US LARGE-CAP ETF				0.38
9/25		Dividend	SCHWAB US BROAD MARKET ETF				0.38
9/25	9/27	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	4.000	431.7682	(1,727.67)
9/25	9/27	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	398.2450	(796.79)
9/26		Dividend	VANGUARD TTL STK MKT ETF				0.80
9/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EB0			220.57
9/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.09
9/29	9/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(220.57)
NET CREDITS/(DEBITS)							\$8,573.09

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)
9/14	Automatic Investment	BANK DEPOSIT PROGRAM	\$128.52
9/20	Automatic Investment	BANK DEPOSIT PROGRAM	0.67
9/25	Automatic Investment	BANK DEPOSIT PROGRAM	10,967.47
9/26	Automatic Investment	BANK DEPOSIT PROGRAM	0.80
9/27	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,524.46)
9/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.09
NET ACTIVITY FOR PERIOD			\$8,573.09

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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.

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
723-141489-222

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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 Summary

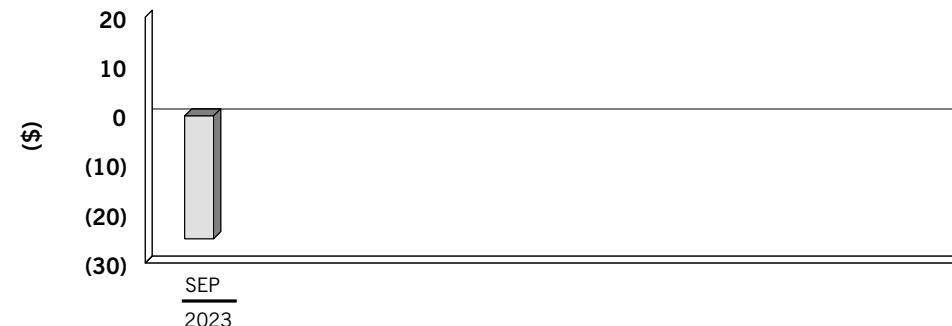
Retirement Account
723-140644-222
Traditional IRA

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	—	—
Credits	—	—
Debits	(25.00)	(25.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(25.00)	\$(25.00)
Change in Value	—	—
TOTAL ENDING VALUE	\$(25.00)	\$(25.00)

MARKET VALUE OVER TIME

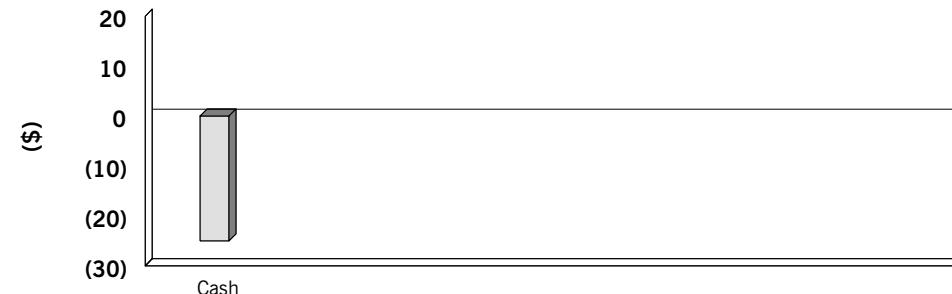
The below chart displays the most recent thirteen months of Market Value.



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	\$(25.00)	100.00
TOTAL VALUE	\$(25.00)	100.00%



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

Retirement Account
723-140644-222
Traditional IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Total Assets	—	—
Cash, BDP, MMFs (Debit)	—	(25.00)
Total Liabilities (outstanding balance)	—	\$ (25.00)
TOTAL VALUE	—	\$ (25.00)

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL INCOME AND DISTRIBUTIONS	—	—

RETIREMENT RECAP

2022 Fair Market Value (includes accrued interest): \$0.00

	2022	2023 (year-to-date)	Historical
--	------	------------------------	------------

Contributions

No Contributions For This Account — — —

Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)

Under Age 50	6,000.00	6,500.00	Not Applicable
Age 50 and Over	7,000.00	7,500.00	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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	—	—
Total Investment Related Activity	—	—
Other Debits	(25.00)	(25.00)
Total Cash Related Activity	\$ (25.00)	\$ (25.00)
CLOSING CASH, BDP, MMFs	\$ (25.00)	\$ (25.00)

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception to Date (as of 9/30/23)
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.

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH		\$ (25.00)			
CASH, BDP, AND MMFs	100.00%	\$ (25.00)			
Total Cash, BDP, MMFs		\$0.00			
Total Cash, BDP, MMFs (Debit)		\$ (25.00)			
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest Current Yield %
TOTAL VALUE	100.00%	—	\$ (25.00)	N/A	— —

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.

Account Detail	Retirement Account 723-140644-222 Traditional IRA	ARNAB GHOSH
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(25.00)	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$(25.00)	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/18		Account Charge	ANNUAL MAINTENANCE FEE	SERVICE YEAR 2023			\$(25.00)
NET CREDITS/(DEBITS)							\$(25.00)

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At July 31, 2023 Morgan Stanley Smith Barney LLC had net capital of \$3,920 which exceeded the Securities and Exchange Commission's minimum requirement by \$3,707. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 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 September 15, 2023.

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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.

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.

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.

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

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

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Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/23)	\$59,578.30
Ending Total Value (as of 9/30/23)	\$65,629.62
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

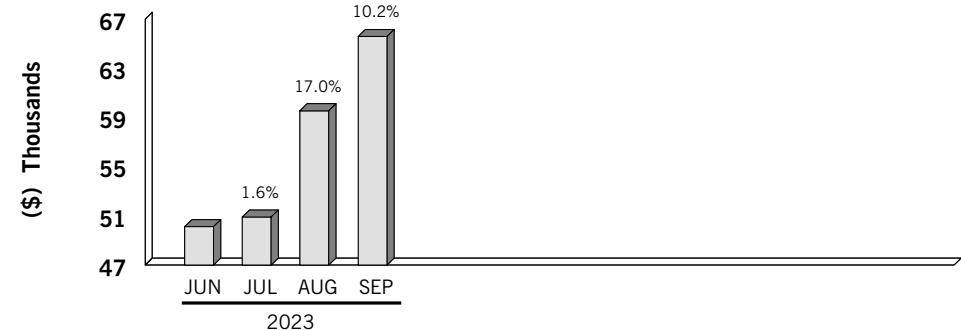
Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
TOTAL BEGINNING VALUE	\$59,578.30	—
Credits	5,834.45	64,851.70
Debits	—	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$5,834.45	\$64,851.15
Change in Value	216.87	778.47
TOTAL ENDING VALUE	\$65,629.62	\$65,629.62

MARKET VALUE OVER TIME

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



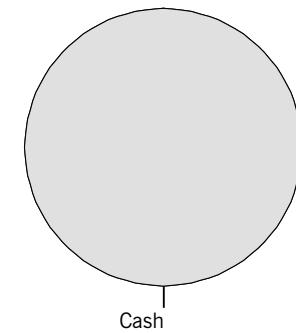
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$65,629.62	100.00
TOTAL VALUE	\$65,629.62	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 9/30/23)
Cash, BDP, MMFs	\$5,622.02	\$11,456.53
Savings and Time Deposits	53,956.28	54,173.09
Total Assets	\$59,578.30	\$65,629.62
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$59,578.30	\$65,629.62

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
Interest	\$216.87	\$778.47
Income And Distributions	\$216.87	\$778.47
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$216.87	\$778.47

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 (9/1/23-9/30/23)	This Year (1/1/23-9/30/23)
OPENING CASH, BDP, MMFs	\$5,622.02	—
Purchases	(216.81)	(54,174.09)
Sales and Redemptions	—	1.00
Income and Distributions	216.87	778.47
Total Investment Related Activity	\$0.06	\$(53,394.62)
Checks Deposited	5,834.45	21,455.45
Electronic Transfers-Credits	—	43,396.25
Total Cash Related Activity	\$5,834.45	\$64,851.70
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$11,456.53	\$11,456.53

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-9/30/23)	Realized This Year (1/1/23-9/30/23)	Unrealized Inception to Date (as of 9/30/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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

HOLDINGS

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Description	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$11,456.53	—	\$1.15	0.010
CASH, BDP, AND MMFs	17.46%	\$11,456.53		\$1.15	

Account Detail

Platinum CashPlus Account
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	\$54,173.09	\$2,708.65	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	82.54%	\$54,173.09	\$2,708.65	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$65,629.62	N/A

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	\$11,456.53	—	—	—	—	—
Savings and Time Deposits	54,173.09	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$65,629.62	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/14		Check Deposit	MS PAYROLL DEPOSIT				\$2,810.49
9/28		Check Deposit	MS PAYROLL DEPOSIT				3,023.96
9/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EBO			216.81
9/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.06
9/29	9/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(216.81)
NET CREDITS/(DEBITS)							\$5,834.51

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	9/15	Automatic Investment	BANK DEPOSIT PROGRAM	\$2,810.49
	9/29	Automatic Investment	BANK DEPOSIT PROGRAM	3,023.96
	9/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD				\$5,834.51

MESSAGES

Financial Disclosure Statement (in millions of dollars):

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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
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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

2023 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)
8/8	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	\$78,671.00
8/16	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	0.28
8/18	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	75.00

TOTAL ELECTRONIC TRANSFERS (CREDITS) **\$78,746.28**

TOTAL CASH RELATED ACTIVITY **\$78,746.28**

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**

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Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/23)	\$181,366.73
Ending Total Value (as of 12/31/23)	\$184,323.59
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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.

MORNİNGSTAR, 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

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

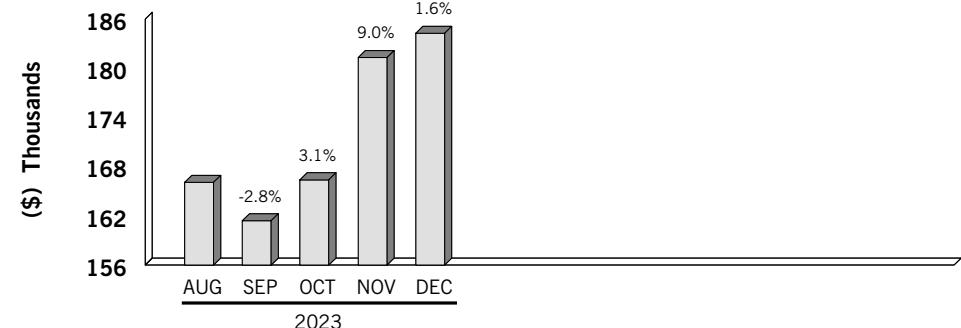
Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$181,366.73	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	2,956.86	18,927.89
TOTAL ENDING VALUE	\$184,323.59	\$184,323.59

MARKET VALUE OVER TIME

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

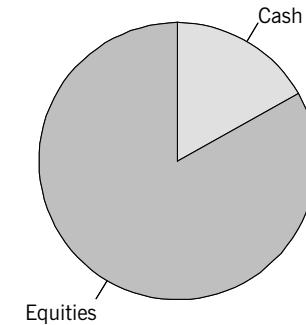


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$31,095.49	16.87
Equities	153,228.10	83.13
TOTAL VALUE	\$184,323.59	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$1,380.37	\$1,616.26
Savings and Time Deposits	29,357.33	29,479.23
Stocks	115,995.45	117,105.22
ETFs & CEFs	34,633.58	36,122.88
Total Assets	\$181,366.73	\$184,323.59
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$181,366.73	\$184,323.59

CASH FLOW

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$1,380.37	—
Purchases	(121.90)	(130,263.50)
Sales and Redemptions	—	51,914.49
Income and Distributions	357.79	1,218.99
Total Investment Related Activity	\$235.89	(\$77,130.02)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$1,616.26	\$1,616.26

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Qualified Dividends	\$150.75	\$281.97
Other Dividends	85.13	128.55
Interest	121.91	808.47
Income And Distributions	\$357.79	\$1,218.99
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$357.79	\$1,218.99

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 (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception To Date (as of 12/31/23)
Short-Term Gain	—	—	\$6,085.19
Short-Term (Loss)	—	(12.44)	—
Total Short-Term	—	(\$12.44)	\$6,085.19
Long-Term Gain	—	—	43,177.79
Long-Term (Loss)	—	—	(251.35)
Total Long-Term	—	—	\$42,926.44
TOTAL GAIN/(LOSS)	—	(\$12.44)	\$49,011.63

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1,616.26	—	\$0.16	0.010
CASH, BDP, AND MMFs	0.88%	\$1,616.26		\$0.16	

Account Detail

Active Assets Account
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	\$29,479.23	\$1,473.96	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	15.99%	\$29,479.23	\$1,473.96

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	\$147.410	\$1,044.50	\$1,474.10	\$429.60 ST		
	8/25/23	2.000	100.790	147.410	201.58	294.82	93.24 ST		
	9/21/23	5.000	96.780	147.410	483.90	737.05	253.15 ST		
	10/20/23	2.000	102.630	147.410	205.26	294.82	89.56 ST		
	10/27/23	4.000	96.645	147.410	386.58	589.64	203.06 ST		
	10/30/23	4.000	95.420	147.410	381.68	589.64	207.96 ST		
	Total	27.000			2,703.50	3,980.07	1,276.57 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities

AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	151.940	2,367.21	3,038.80	671.59 LT A
	7/14/20	3.352	149.165	151.940	500.00	509.30	9.30 LT A
	7/16/20	1.353	147.820	151.940	200.00	205.57	5.57 LT A
	7/23/20	3.354	149.076	151.940	500.00	509.61	9.61 LT A

Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	151.940	200.00	179.44	(20.56) LT A		
	9/4/20	2.515	159.046	151.940	400.00	382.13	(17.87) LT A		
	9/8/20	1.252	159.744	151.940	200.00	190.23	(9.77) LT A		
	9/11/20	1.291	154.919	151.940	200.00	196.15	(3.85) LT A		
	9/11/20	3.138	159.337	151.940	500.00	476.79	(23.21) LT A		
	9/17/20	2.015	148.883	151.940	300.00	306.16	6.16 LT A		
	9/18/20	1.362	146.843	151.940	200.00	206.94	6.94 LT A		
	9/21/20	2.080	144.231	151.940	300.00	316.04	16.04 LT A		
	9/23/20	1.335	149.813	151.940	200.00	202.84	2.84 LT A		
	10/30/20	1.322	151.286	151.940	200.00	200.86	0.86 LT A		
	11/2/20	1.610	149.068	151.940	240.00	244.62	4.62 LT A		
	1/29/21	0.624	160.256	151.940	100.00	94.81	(5.19) LT A		
	2/23/21	6.397	156.323	151.940	1,000.00	971.96	(28.04) LT A		
	2/25/21	1.486	153.607	151.940	228.26	225.78	(2.48) LT A		
	2/25/21	1.769	153.612	151.940	271.74	268.78	(2.96) LT A		
	3/18/21	1.980	151.515	151.940	300.00	300.84	0.84 LT A		
	7/29/21	2.921	171.174	151.940	500.00	443.82	(56.18) LT A		
	7/30/21	1.785	168.067	151.940	300.00	271.21	(28.79) LT A		
	10/4/21	1.883	159.320	151.940	300.00	286.10	(13.90) LT A		
	1/21/22	0.623	142.424	151.940	88.73	94.66	5.93 LT A		
	1/21/22	6.386	142.698	151.940	911.27	970.29	59.02 LT A		
	8/29/22	50.000	131.879	151.940	6,593.97	7,597.00	1,003.03 LT A		
	9/6/22	26.986	128.001	151.940	3,454.24	4,100.25	646.01 LT A		
	9/21/23	10.000	130.409	151.940	1,304.09	1,519.40	215.31 ST		
	Total	160.000			21,859.51	24,310.40	2,235.56 LT 215.31 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

APPLE INC (AAPL)

9/21/23	5.000	174.818	192.530	874.09	962.65	88.56 ST	4.80	0.50
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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	356.660	3,493.13	3,566.60	73.47 ST		
10/6/23	4.000	347.878	356.660	1,391.51	1,426.64	35.13 ST		
10/19/23	2.000	342.575	356.660	685.15	713.32	28.17 ST		
10/20/23	1.000	337.500	356.660	337.50	356.66	19.16 ST		
10/27/23	2.000	331.525	356.660	663.05	713.32	50.27 ST		
	Total	19.000		6,570.34	6,776.54	206.20 ST	—	—

Rating: Morningstar: 1; Asset Class: Equities

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Account Detail		Active Assets Account			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	376.040	550.32	2,256.24	1,705.92	LT A	
	4/30/18	2.000	93.750	376.040	187.50	752.08	564.58	LT A	
	5/3/18	2.000	93.200	376.040	186.40	752.08	565.68	LT A	
	6/22/18	2.000	99.815	376.040	199.63	752.08	552.45	LT A	
	6/25/18	8.000	99.155	376.040	793.24	3,008.32	2,215.08	LT A	
	6/27/18	2.000	97.755	376.040	195.51	752.08	556.57	LT A	
	8/15/18	1.000	107.600	376.040	107.60	376.04	268.44	LT A	
	8/22/18	1.000	106.220	376.040	106.22	376.04	269.82	LT A	
	9/6/18	1.000	108.200	376.040	108.20	376.04	267.84	LT A	
	10/15/18	1.000	107.690	376.040	107.69	376.04	268.35	LT A	
	11/12/18	2.000	106.855	376.040	213.71	752.08	538.37	LT A	
	11/19/18	2.000	103.935	376.040	207.87	752.08	544.21	LT A	
	11/20/18	2.000	102.200	376.040	204.40	752.08	547.68	LT A	
	12/10/18	2.000	105.725	376.040	211.45	752.08	540.63	LT A	
	12/14/18	1.000	106.340	376.040	106.34	376.04	269.70	LT A	
	12/17/18	2.000	104.325	376.040	208.65	752.08	543.43	LT A	
	12/17/18	3.000	102.880	376.040	308.64	1,128.12	819.48	LT A	
	12/20/18	2.000	99.700	376.040	199.40	752.08	552.68	LT A	
	12/21/18	2.000	97.825	376.040	195.65	752.08	556.43	LT A	
	1/3/19	2.000	97.760	376.040	195.52	752.08	556.56	LT A	
	1/31/19	2.000	103.965	376.040	207.93	752.08	544.15	LT A	
	5/2/19	1.000	125.710	376.040	125.71	376.04	250.33	LT A	
	5/9/19	1.000	124.260	376.040	124.26	376.04	251.78	LT A	
	5/23/19	1.000	125.680	376.040	125.68	376.04	250.36	LT A	
	6/3/19	1.000	122.070	376.040	122.07	376.04	253.97	LT A	
	6/25/19	1.000	132.850	376.040	132.85	376.04	243.19	LT A	
	8/2/19	1.000	135.690	376.040	135.69	376.04	240.35	LT A	
	9/24/19	1.000	137.340	376.040	137.34	376.04	238.70	LT A	
	10/2/19	1.000	135.990	376.040	135.99	376.04	240.05	LT A	
	10/18/19	1.000	137.790	376.040	137.79	376.04	238.25	LT A	
	10/18/19	1.000	138.210	376.040	138.21	376.04	237.83	LT A	
	10/22/19	1.000	137.850	376.040	137.85	376.04	238.19	LT A	
	10/23/19	1.000	136.110	376.040	136.11	376.04	239.93	LT A	
	10/23/19	1.000	136.330	376.040	136.33	376.04	239.71	LT A	
	10/23/19	1.000	136.370	376.040	136.37	376.04	239.67	LT A	
	2/11/20	1.000	183.870	376.040	183.87	376.04	192.17	LT A	
	2/20/20	1.000	182.870	376.040	182.87	376.04	193.17	LT A	

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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	376.040	179.53	376.04	196.51	LT A	
	2/21/20	1.000	180.550	376.040	180.55	376.04	195.49	LT A	
	2/24/20	1.000	171.210	376.040	171.21	376.04	204.83	LT A	
	2/24/20	2.000	166.580	376.040	333.16	752.08	418.92	LT A	
	2/25/20	1.000	173.570	376.040	173.57	376.04	202.47	LT A	
	2/26/20	1.000	169.000	376.040	169.00	376.04	207.04	LT A	
	2/26/20	9.000	169.000	376.040	1,521.00	3,384.36	1,863.36	LT A	
	2/27/20	2.000	161.375	376.040	322.75	752.08	429.33	LT A	
	2/27/20	2.000	163.380	376.040	326.76	752.08	425.32	LT A	
	2/27/20	2.000	164.070	376.040	328.14	752.08	423.94	LT A	
	2/28/20	2.000	152.810	376.040	305.62	752.08	446.46	LT A	
	2/28/20	2.000	155.950	376.040	311.90	752.08	440.18	LT A	
	3/3/20	1.000	162.670	376.040	162.67	376.04	213.37	LT A	
	3/3/20	1.000	166.160	376.040	166.16	376.04	209.88	LT A	
	3/6/20	2.000	160.140	376.040	320.28	752.08	431.80	LT A	
	3/9/20	2.000	151.100	376.040	302.20	752.08	449.88	LT A	
	3/9/20	2.000	153.240	376.040	306.48	752.08	445.60	LT A	
	3/12/20	2.000	147.710	376.040	295.42	752.08	456.66	LT A	
	3/16/20	2.000	142.970	376.040	285.94	752.08	466.14	LT A	
	5/27/20	20.000	177.948	376.040	3,558.95	7,520.80	3,961.85	LT A	
	5/27/20	20.000	178.760	376.040	3,575.20	7,520.80	3,945.60	LT A	
	6/11/20	1.000	188.720	376.040	188.72	376.04	187.32	LT A	
	7/23/20	1.000	203.020	376.040	203.02	376.04	173.02	LT A	
	7/27/20	5.000	203.110	376.040	1,015.55	1,880.20	864.65	LT A	
	7/31/20	1.000	200.260	376.040	200.26	376.04	175.78	LT A	
	9/3/20	1.000	224.050	376.040	224.05	376.04	151.99	LT A	
	9/3/20	1.000	224.180	376.040	224.18	376.04	151.86	LT A	
	9/4/20	1.000	207.100	376.040	207.10	376.04	168.94	LT A	
	9/4/20	1.000	209.140	376.040	209.14	376.04	166.90	LT A	
	9/4/20	6.000	208.500	376.040	1,251.00	2,256.24	1,005.24	LT A	
	9/8/20	1.000	206.380	376.040	206.38	376.04	169.66	LT A	
	9/11/20	1.000	202.160	376.040	202.16	376.04	173.88	LT A	
	9/11/20	1.000	202.170	376.040	202.17	376.04	173.87	LT A	
	9/11/20	1.000	206.910	376.040	206.91	376.04	169.13	LT A	
	9/17/20	2.000	201.965	376.040	403.93	752.08	348.15	LT A	
	9/17/20	2.000	202.450	376.040	404.90	752.08	347.18	LT A	
	9/18/20	2.000	198.360	376.040	396.72	752.08	355.36	LT A	

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	376.040	393.06	752.08	359.02 LT A		
	9/23/20	1.000	201.150	376.040	201.15	376.04	174.89 LT A		
	10/26/20	1.000	209.380	376.040	209.38	376.04	166.66 LT A		
	2/23/21	1.000	231.270	376.040	231.27	376.04	144.77 LT A		
	3/3/21	1.000	227.540	376.040	227.54	376.04	148.50 LT A		
	9/20/21	1.000	290.250	376.040	290.25	376.04	85.79 LT A		
	11/30/21	1.000	331.780	376.040	331.78	376.04	44.26 LT A		
	12/3/21	1.000	319.840	376.040	319.84	376.04	56.20 LT A		
	12/3/21	1.000	325.260	376.040	325.26	376.04	50.78 LT A		
	1/5/22	1.000	319.020	376.040	319.02	376.04	57.02 LT A		
	1/10/22	1.000	309.770	376.040	309.77	376.04	66.27 LT A		
	1/13/22	1.000	305.520	376.040	305.52	376.04	70.52 LT A		
	2/4/22	1.000	305.150	376.040	305.15	376.04	70.89 LT A		
	8/29/22	5.000	266.740	376.040	1,333.70	1,880.20	546.50 LT A		
	8/18/23	1.000	314.530	376.040	314.53	376.04	61.51 ST		
	8/18/23	9.000	313.960	376.040	2,825.64	3,384.36	558.72 ST		
	9/21/23	2.000	320.960	376.040	641.92	752.08	110.16 ST		
	Total	201.000			34,958.32	75,584.04	39,895.33 LT 730.39 ST	603.00	0.80

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

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	486.880	872.50	973.76	101.26 LT A
	9/23/20	1.000	471.000	486.880	471.00	486.88	15.88 LT A
	10/21/20	1.000	491.130	486.880	491.13	486.88	(4.25) LT A
	1/21/22	1.000	397.900	486.880	397.90	486.88	88.98 LT A
	Total	5.000			2,232.53	2,434.40	201.87 LT

Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities

PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	169.840	1,597.04	1,698.40	101.36 ST
	10/17/23	4.000	160.718	169.840	642.87	679.36	36.49 ST
	10/20/23	4.000	161.015	169.840	644.06	679.36	35.30 ST
	Total	18.000			2,883.97	3,057.12	173.15 ST

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/05/24; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	63.53%	\$72,082.26	\$117,105.22	\$42,332.76 LT \$2,690.18 ST	\$698.88	0.60%

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Account Detail

Active Assets Account 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.

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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	436.800	280.07	436.80	156.73	LT A		
	8/25/23	5.000	401.810	436.800	2,009.05	2,184.00	174.95	ST		
	9/21/23	10.000	399.620	436.800	3,996.20	4,368.00	371.80	ST		
	9/25/23	2.000	398.395	436.800	796.79	873.60	76.81	ST		
	10/2/23	8.000	392.420	436.800	3,139.36	3,494.40	355.04	ST		
	10/6/23	4.000	394.700	436.800	1,578.80	1,747.20	168.40	ST		
	10/9/23	1.000	394.170	436.800	394.17	436.80	42.63	ST		
	10/17/23	1.000	399.680	436.800	399.68	436.80	37.12	ST		
	10/19/23	2.000	397.195	436.800	794.39	873.60	79.21	ST		
	10/20/23	1.000	389.720	436.800	389.72	436.80	47.08	ST		
	10/27/23	2.000	377.060	436.800	754.12	873.60	119.48	ST		
	Total	37.000			14,532.35	16,161.60	156.73	LT	235.21 1.46	
								1,472.52	ST	
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	237.220	153.88	237.22	83.34	LT A	3.41 1.44	
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>										
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	70.280	1,292.53	1,405.60	113.07	ST		
	10/20/23	4.000	63.308	70.280	253.23	281.12	27.89	ST		
	Total	24.000			1,545.76	1,686.72	140.96	ST	29.40 1.74	
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>										
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS					\$32,134.19	\$36,122.88	\$593.68 LT \$3,395.01 ST	\$479.29	1.33%	
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
TOTAL VALUE					\$104,216.45	\$184,323.59	\$42,926.44 LT \$6,085.19 ST	\$2,652.29	1.44%	
<i>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.</i>										
<i>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.</i>										

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

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,616.26	—	—	—	—	—
Savings and Time Deposits	29,479.23	—	—	—	—	—
Stocks	—	\$117,105.22	—	—	—	—
ETFs & CEFs	—	36,122.88	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$31,095.49	\$153,228.10	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/11		Dividend	SCWAB U.S. LARGE-CAP VALUE				\$1.44
12/11		Dividend	SCHWAB US DVD EQUITY ETF				0.74
12/11		Dividend	SCHWAB US LARGE-CAP ETF				0.45
12/11		Dividend	SCHWAB US BROAD MARKET ETF				0.45
12/14		Qualified Dividend	MICROSOFT CORP				150.75
12/20		Dividend	FIDELITY MSCI INFO TECH				1.30
12/22		Dividend	VANGUARD INFO TECH ETF				7.95
12/26		Dividend	VANGUARD S&P 500 ETF				66.64
12/27		Dividend	VANGUARD TTL STK MKT ETF				1.00
12/28		Dividend	WISDOMTREE TR US QLTY DIV GRT				5.16
12/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EBO			121.90
12/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.01
12/29	12/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(121.90)
NET CREDITS/(DEBITS)							\$235.89

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/11	Automatic Investment	BANK DEPOSIT PROGRAM	\$3.08
12/14	Automatic Investment	BANK DEPOSIT PROGRAM	150.75
12/20	Automatic Investment	BANK DEPOSIT PROGRAM	1.30
12/22	Automatic Investment	BANK DEPOSIT PROGRAM	7.95
12/26	Automatic Investment	BANK DEPOSIT PROGRAM	66.64
12/27	Automatic Investment	BANK DEPOSIT PROGRAM	1.00
12/28	Automatic Investment	BANK DEPOSIT PROGRAM	5.16

Account Detail

Active Assets Account
723-141489-222 ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY (CONTINUED)

Activity	Date	Activity Type	Description	Credits/(Debits)
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD				\$235.89

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 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)
8/8	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	\$78,671.00
8/16	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	0.28
8/18	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	75.00

TOTAL ELECTRONIC TRANSFERS (CREDITS) **\$78,746.28**

TOTAL CASH RELATED ACTIVITY **\$78,746.28**

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**

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2023 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)
6/20	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	\$2,273.87
6/28	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	8.37
7/5	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	12.88
8/7	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 203873573 FROM 723-XXX751	2,810.49
10/9	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 FROM 723-XXX507	10,000.00

TOTAL ELECTRONIC TRANSFERS (CREDITS)

\$15,105.61

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/7	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 203875482 TO 723-XXX507	\$(2,810.49)

TOTAL ELECTRONIC TRANSFERS (DEBITS)

\$(2,810.49)

TOTAL CASH RELATED ACTIVITY

\$12,295.12

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
6/20	Transfer into Account	ADOLE INC	FROM E*TRADE SECURITIES LLC	2.000		\$971.72
6/20	Transfer into Account	ADVANCED MICRO DEVICES	FROM E*TRADE SECURITIES LLC	11.000		1,308.23
6/20	Transfer into Account	AMAZON COM INC	FROM E*TRADE SECURITIES LLC	4.000		503.12
6/20	Transfer into Account	APPLE INC	FROM E*TRADE SECURITIES LLC	2.000		370.02
6/20	Transfer into Account	BERKSHIRE HATHAWAY CL-B NEW	FROM E*TRADE SECURITIES LLC	7.000		2,370.69

2023 Recap of Cash Management Activity

Active Assets Account
723-140755-222

SECURITY TRANSFERS (CONTINUED)

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
6/20	Transfer into Account	BOEING CO	FROM E*TRADE SECURITIES LLC	1.000		212.37
6/20	Transfer into Account	FIDELITY MSCI INFO TECH	FROM E*TRADE SECURITIES LLC	3.000		387.03
6/20	Transfer into Account	FIRST TRUST DJ INTERNET IDX	FROM E*TRADE SECURITIES LLC	2.000		324.88
6/20	Transfer into Account	HOME DEPOT INC	FROM E*TRADE SECURITIES LLC	5.000		1,507.05
6/20	Transfer into Account	LOWES COMPANIES INC	FROM E*TRADE SECURITIES LLC	4.000		861.84
6/20	Transfer into Account	MASTERCARD INC CL A	FROM E*TRADE SECURITIES LLC	1.000		374.62
6/20	Transfer into Account	META PLATFORMS INC CL A	FROM E*TRADE SECURITIES LLC	9.000		2,558.97
6/20	Transfer into Account	MICROSOFT CORP	FROM E*TRADE SECURITIES LLC	24.000		8,113.20
6/20	Transfer into Account	NASDAQ INC COM	FROM E*TRADE SECURITIES LLC	58.000		2,993.96
6/20	Transfer into Account	NVIDIA CORPORATION	FROM E*TRADE SECURITIES LLC	5.000		2,190.40
6/20	Transfer into Account	SALESFORCE INC	FROM E*TRADE SECURITIES LLC	6.000		1,301.82
6/20	Transfer into Account	SCHWAB US BROAD MARKET ETF	FROM E*TRADE SECURITIES LLC	8.000		409.36
6/20	Transfer into Account	SCHWAB US DVD EQUITY ETF	FROM E*TRADE SECURITIES LLC	1.000		72.64
6/20	Transfer into Account	SCHWAB US LARGE-CAP ETF	FROM E*TRADE SECURITIES LLC	4.000		207.48
6/20	Transfer into Account	SCWAB U.S. LARGE-CAP VALUE	FROM E*TRADE SECURITIES LLC	1.000		66.55
6/20	Transfer into Account	SPDR S&P 500 ETF TRUST	FROM E*TRADE SECURITIES LLC	1.000		437.18
6/20	Transfer into Account	TESLA INC	FROM E*TRADE SECURITIES LLC	3.000		823.35
6/20	Transfer into Account	VANGUARD INFO TECH ETF	FROM E*TRADE SECURITIES LLC	1.000		437.00
6/20	Transfer into Account	VANGUARD S&P 500 ETF	FROM E*TRADE SECURITIES LLC	5.000		2,016.90
6/20	Transfer into Account	VANGUARD TTL STK MKT ETF	FROM E*TRADE SECURITIES LLC	1.000		218.18
6/20	Transfer into Account	VISA INC CL A	FROM E*TRADE SECURITIES LLC	1.000		226.47
TOTAL SECURITY TRANSFERS						\$31,265.03

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/23)	\$46,867.94
Ending Total Value (as of 12/31/23)	\$48,822.27
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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.

MORNİNGSTAR, 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

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

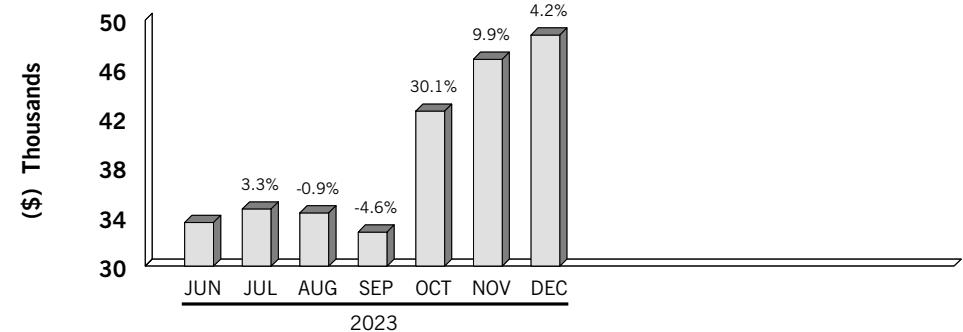
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$46,867.94	—
Credits	—	15,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	—	\$43,560.15
Change in Value	1,954.33	5,262.12
TOTAL ENDING VALUE	\$48,822.27	\$48,822.27

MARKET VALUE OVER TIME

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

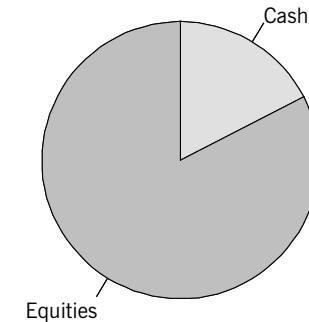


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$8,517.03	17.44
Equities	40,305.24	82.56
TOTAL VALUE	\$48,822.27	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
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BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$8,516.95	\$8,517.03
Stocks	32,681.58	34,355.58
ETFs & CEFs	5,669.41	5,949.66
Total Assets	\$46,867.94	\$48,822.27
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$46,867.94	\$48,822.27

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Qualified Dividends	\$42.10	\$93.68
Other Dividends	17.88	47.62
Interest	0.08	0.26
Income And Distributions	\$60.06	\$141.56
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$60.06	\$141.56

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 (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$8,516.95	—
Purchases	—	(4,441.83)
Dividend Reinvestments	(59.98)	(120.86)
Sales and Redemptions	—	643.04
Income and Distributions	60.06	141.56
Total Investment Related Activity	\$0.08	(\$3,778.09)
Electronic Transfers-Credits	—	15,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	—	\$12,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,517.03	\$8,517.03

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
Short-Term Gain	—	—	\$1,136.68
Short-Term (Loss)	—	(10.56)	—
Total Short-Term	—	(\$10.56)	\$1,136.68
Long-Term Gain	—	—	5,418.17
Long-Term (Loss)	—	—	(521.96)
Total Long-Term	—	—	\$4,896.21
TOTAL GAIN/(LOSS)	—	(\$10.56)	\$6,032.89
Disallowed Loss	—	\$0.01	

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
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Brokerage Account

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

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$8,517.03	—	\$0.85	0.010
CASH, BDP, AND MMFs	17.44%	\$8,517.03		\$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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$596.600	\$651.52	\$596.60	\$(54.92)	LT A	
	12/16/21	1.000	561.120	596.600	561.12	596.60	35.48	LT A	
	Total	2.000			1,212.64	1,193.20	(19.44)	LT	—

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

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Account Detail

Active Assets Account
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Account Detail

Active Assets Account
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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	346.550	334.83	346.55	11.72	LT A	
	3/24/22	1.000	315.730	346.550	315.73	346.55	30.82	LT A	
	4/22/22	1.000	303.760	346.550	303.76	346.55	42.79	LT A	
	9/16/22	1.000	275.690	346.550	275.69	346.55	70.86	LT A	
	9/20/22	1.000	272.590	346.550	272.59	346.55	73.96	LT A	
	Purchases	5.000			1,502.60	1,732.75	230.15	LT	
		0.064			20.97	22.18	1.21	ST	
	Total	5.064			1,523.57	1,754.93	230.15	LT	42.34 2.41
	<i>Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities</i>								
							1.21	ST	
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	222.550	219.14	222.55	3.41	LT A	
	4/22/22	1.000	199.670	222.550	199.67	222.55	22.88	LT A	
	9/16/22	1.000	191.510	222.550	191.51	222.55	31.04	LT A	
	9/20/22	1.000	189.270	222.550	189.27	222.55	33.28	LT A	
	Purchases	4.000			799.59	890.20	90.61	LT	
		0.023			4.40	5.12	0.72	ST	
	Total	4.023			803.99	895.32	90.61	LT	17.70 1.98
	<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities</i>								
	0.72	ST							
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	426.510	338.27	426.51	88.24	LT A	
	Purchases	1.000			338.27	426.51	88.24	LT	
		0.002			0.57	0.85	0.28	ST	
	Total	1.002			338.84	427.36	88.24	LT	2.65 0.62
	<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities</i>								
	0.28	ST							
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	353.960	353.35	353.96	0.61	LT A	
	9/20/21	1.000	355.810	353.960	355.81	353.96	(1.85)	LT A	
	9/28/21	1.000	339.820	353.960	339.82	353.96	14.14	LT A	
	9/28/21	1.000	341.980	353.960	341.98	353.96	11.98	LT A	
	10/4/21	1.000	323.670	353.960	323.67	353.96	30.29	LT A	
	10/22/21	2.000	323.010	353.960	646.02	707.92	61.90	LT A	
	10/26/21	2.000	311.685	353.960	623.37	707.92	84.55	LT A	
	Total	9.000			2,984.02	3,185.64	201.62	LT	— —
	<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities</i>								
	—	—							

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

Account Detail

Active Assets Account
723-140755-222

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	376.040	596.74	752.08	155.34	LT A	
	9/28/21	1.000	284.770	376.040	284.77	376.04	91.27	LT A	
	9/29/21	1.000	284.790	376.040	284.79	376.04	91.25	LT A	
	10/4/21	1.000	280.790	376.040	280.79	376.04	95.25	LT A	
	11/23/21	2.000	334.960	376.040	669.92	752.08	82.16	LT A	
	11/26/21	1.000	331.490	376.040	331.49	376.04	44.55	LT A	
	12/3/21	1.000	318.700	376.040	318.70	376.04	57.34	LT A	
	12/20/21	1.000	319.020	376.040	319.02	376.04	57.02	LT A	
	1/24/22	1.000	291.870	376.040	291.87	376.04	84.17	LT A	
	3/4/22	2.000	290.890	376.040	581.78	752.08	170.30	LT A	
	4/6/22	2.000	298.160	376.040	596.32	752.08	155.76	LT A	
	4/12/22	1.000	281.870	376.040	281.87	376.04	94.17	LT A	
	4/22/22	1.000	277.390	376.040	277.39	376.04	98.65	LT A	
	4/26/22	1.000	272.660	376.040	272.66	376.04	103.38	LT A	
	5/9/22	1.000	265.070	376.040	265.07	376.04	110.97	LT A	
	5/20/22	2.000	250.930	376.040	501.86	752.08	250.22	LT A	
	9/20/22	2.000	242.720	376.040	485.44	752.08	266.64	LT A	
	9/23/22	1.000	237.730	376.040	237.73	376.04	138.31	LT A	
Short Term Reinvestments	Purchases	24.000			6,878.21	9,024.96	2,146.75	LT	
		0.097			34.36	36.48	2.12	ST	
	Total	24.097			6,912.57	9,061.44	2,146.75	LT	72.29 0.80

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	58.140	184.14	174.42	(9.72)	LT A
	9/20/21	3.000	63.223	58.140	189.67	174.42	(15.25)	LT A
	9/28/21	3.000	63.693	58.140	191.08	174.42	(16.66)	LT A
	10/4/21	3.000	63.257	58.140	189.77	174.42	(15.35)	LT A
	10/20/21	6.000	66.867	58.140	401.20	348.84	(52.36)	LT A
	11/23/21	3.000	68.773	58.140	206.32	174.42	(31.90)	LT A
	11/26/21	3.000	68.663	58.140	205.99	174.42	(31.57)	LT A
	12/3/21	3.000	66.110	58.140	198.33	174.42	(23.91)	LT A
	12/7/21	3.000	67.110	58.140	201.33	174.42	(26.91)	LT A
	1/3/22	6.000	67.713	58.140	406.28	348.84	(57.44)	LT A
	1/4/22	3.000	65.853	58.140	197.56	174.42	(23.14)	LT A
	1/24/22	3.000	58.127	58.140	174.38	174.42	0.04	LT A
	3/4/22	3.000	56.840	58.140	170.52	174.42	3.90	LT A
	4/18/22	3.000	59.130	58.140	177.39	174.42	(2.97)	LT A

Morgan Stanley

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Account Detail

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

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

Account Detail		Active Assets Account 723-140755-222		ARNAB GHOSH	
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	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	70.37%		\$28,794.04	\$34,355.58	\$4,506.98 LT \$1,054.56 ST	\$201.38	0.59%

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	\$143.640	\$121.99	\$143.64	\$21.65 LT A		
	11/23/21	1.000	131.600	143.640	131.60	143.64	12.04 LT A		
	11/26/21	1.000	131.230	143.640	131.23	143.64	12.41 LT A		
	Purchases	3.000			384.82	430.92	46.10 LT		
Short Term Reinvestments		0.015			1.97	2.15	0.18 ST		
	Total	3.015			386.79	433.07	46.10 LT 0.18 ST	3.34	0.77

Next Dividend Payable 03/2024; Asset Class: Equities

FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	186.550	478.46	373.10	(105.36) LT A	—	—
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Next Dividend Payable 03/2024; Asset Class: Equities

SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	55.670	105.53	111.34	5.81 LT A		
	11/23/21	2.000	55.885	55.670	111.77	111.34	(0.43) LT A		
	11/26/21	2.000	55.265	55.670	110.53	111.34	0.81 LT A		
	11/30/21	2.000	55.045	55.670	110.09	111.34	1.25 LT A		
	Purchases	8.000			437.92	445.36	7.44 LT		
Short Term Reinvestments		0.065			3.32	3.62	0.30 ST		
	Total	8.065			441.24	448.98	7.44 LT 0.30 ST	6.27	1.40

Next Dividend Payable 03/2024; Asset Class: Equities

SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	76.130	74.63	76.13	1.50 LT A		
	Purchases	1.000			74.63	76.13	1.50 LT		
Short Term Reinvestments		0.020			1.40	1.52	0.12 ST		
	Total	1.020			76.03	77.65	1.50 LT 0.12 ST	2.71	3.49

Next Dividend Payable 03/2024; Asset Class: Equities

Account Detail

Active Assets Account
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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)	9/20/21	2.000	53.060	56.400	106.12	112.80	6.68 LT A		
	11/26/21	2.000	55.620	56.400	111.24	112.80	1.56 LT A		
	Purchases	4.000			217.36	225.60	8.24 LT		
Short Term Reinvestments		0.032			1.67	1.80	0.13 ST		
	Total	4.032			219.03	227.40	8.24 LT 0.13 ST	3.17	1.39
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	70.100	68.03	70.10	2.07 LT A		
	Purchases	1.000			68.03	70.10	2.07 LT		
Short Term Reinvestments		0.015			0.90	1.05	0.15 ST		
	Total	1.015			68.93	71.15	2.07 LT 0.15 ST	1.72	2.42
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	475.310	460.20	475.31	15.11 LT A		
	10/11/23	1.000	434.130	475.310	434.13	475.31	41.18 ST		
	Purchases	2.000			894.33	950.62	15.11 LT 41.18 ST		
Short Term Reinvestments		0.004			1.58	1.90	0.32 ST		
	Total	2.004			895.91	952.52	15.11 LT 41.50 ST	13.29	1.40
<i>Next Dividend Payable 01/31/24; Asset Class: Equities</i>									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	484.000	444.37	484.00	39.63 LT A		
	Purchases	1.000			444.37	484.00	39.63 LT		
Short Term Reinvestments		0.005			1.68	2.42	0.74 ST		
	Total	1.005			446.05	486.42	39.63 LT 0.74 ST	3.14	0.65
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	436.800	422.97	436.80	13.83 LT A		
	9/20/22	2.000	355.765	436.800	711.53	873.60	162.07 LT A		
	9/23/22	2.000	338.100	436.800	676.20	873.60	197.40 LT A		
	10/11/23	1.000	399.040	436.800	399.04	436.80	37.76 ST		
	Purchases	6.000			2,209.74	2,620.80	373.30 LT 37.76 ST		
Short Term Reinvestments		0.044			18.30	19.22	0.92 ST		
	Total	6.044			2,228.04	2,640.02	373.30 LT 38.68 ST	38.42	1.46

Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	237.220	236.02	237.22	1.20 LT A		
	Purchases	1.000			236.02	237.22	1.20 LT		
Short Term Reinvestments		0.009			1.81	2.13	0.32 ST		
	Total	1.009			237.83	239.35	1.20 LT 0.32 ST	3.44	1.44
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	12.19%				\$5,478.31	\$5,949.66	\$389.23 LT \$82.12 ST	\$75.50	1.27%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%				\$34,272.35	\$48,822.27	\$4,896.21 LT \$1,136.68 ST	\$277.73	0.57%

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	\$8,517.03	—	—	—	—	—
Stocks	—	\$34,355.58	—	—	—	—
ETFs & CEFs	—	5,949.66	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,517.03	\$40,305.24	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/1		Qualified Dividend	VISA INC CL A				\$0.52
12/1		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	255.0044	(0.52)
12/11		Dividend	SCHWAB US BROAD MARKET ETF				1.80
12/11		Dividend	SCHWAB US LARGE-CAP ETF				0.90
12/11		Dividend	SCHWAB US DVD EQUITY ETF				0.75
12/11		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.48
12/11		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.034	53.3653	(1.80)
12/11		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.017	54.2250	(0.90)
12/11		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.011	72.6149	(0.75)
12/11		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	67.1806	(0.48)
12/14		Qualified Dividend	MICROSOFT CORP				18.04
12/14		Qualified Dividend	HOME DEPOT INC				10.52
12/14		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.048	375.4150	(18.04)
12/14		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.032	332.7471	(10.52)
12/20		Dividend	FIDELITY MSCI INFO TECH				1.30
12/20		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	143.6987	(1.30)
12/22		Dividend	VANGUARD INFO TECH ETF				0.80
12/22		Qualified Dividend	NASDAQ INC COM				12.82
12/22		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.230	55.8427	(12.82)
12/22		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	481.2376	(0.80)
12/26		Dividend	VANGUARD S&P 500 ETF				10.84
12/26		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.025	436.5200	(10.84)
12/27		Dividend	VANGUARD TTL STK MKT ETF				1.01
12/27		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.005	237.3703	(1.01)
12/28		Qualified Dividend	NVIDIA CORPORATION				0.20
12/28		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	491.9185	(0.20)
12/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.08

Account Detail

Active Assets Account
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity	Settlement	Date	Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)									

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)
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	\$0.08

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 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)
6/20	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	\$2,273.87
6/28	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	8.37
7/5	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	12.88
8/7	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 203873573 FROM 723-XXX751	2,810.49
10/9	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 FROM 723-XXX507	10,000.00

TOTAL ELECTRONIC TRANSFERS (CREDITS)

\$15,105.61

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/7	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 203875482 TO 723-XXX507	\$(2,810.49)

TOTAL ELECTRONIC TRANSFERS (DEBITS)

\$(2,810.49)

TOTAL CASH RELATED ACTIVITY

\$12,295.12

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
6/20	Transfer into Account	ADOLE INC	FROM E*TRADE SECURITIES LLC	2.000		\$971.72
6/20	Transfer into Account	ADVANCED MICRO DEVICES	FROM E*TRADE SECURITIES LLC	11.000		1,308.23
6/20	Transfer into Account	AMAZON COM INC	FROM E*TRADE SECURITIES LLC	4.000		503.12
6/20	Transfer into Account	APPLE INC	FROM E*TRADE SECURITIES LLC	2.000		370.02
6/20	Transfer into Account	BERKSHIRE HATHAWAY CL-B NEW	FROM E*TRADE SECURITIES LLC	7.000		2,370.69

2023 Recap of Cash Management Activity

Active Assets Account
723-140755-222

SECURITY TRANSFERS (CONTINUED)

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
6/20	Transfer into Account	BOEING CO	FROM E*TRADE SECURITIES LLC	1.000		212.37
6/20	Transfer into Account	FIDELITY MSCI INFO TECH	FROM E*TRADE SECURITIES LLC	3.000		387.03
6/20	Transfer into Account	FIRST TRUST DJ INTERNET IDX	FROM E*TRADE SECURITIES LLC	2.000		324.88
6/20	Transfer into Account	HOME DEPOT INC	FROM E*TRADE SECURITIES LLC	5.000		1,507.05
6/20	Transfer into Account	LOWES COMPANIES INC	FROM E*TRADE SECURITIES LLC	4.000		861.84
6/20	Transfer into Account	MASTERCARD INC CL A	FROM E*TRADE SECURITIES LLC	1.000		374.62
6/20	Transfer into Account	META PLATFORMS INC CL A	FROM E*TRADE SECURITIES LLC	9.000		2,558.97
6/20	Transfer into Account	MICROSOFT CORP	FROM E*TRADE SECURITIES LLC	24.000		8,113.20
6/20	Transfer into Account	NASDAQ INC COM	FROM E*TRADE SECURITIES LLC	58.000		2,993.96
6/20	Transfer into Account	NVIDIA CORPORATION	FROM E*TRADE SECURITIES LLC	5.000		2,190.40
6/20	Transfer into Account	SALESFORCE INC	FROM E*TRADE SECURITIES LLC	6.000		1,301.82
6/20	Transfer into Account	SCHWAB US BROAD MARKET ETF	FROM E*TRADE SECURITIES LLC	8.000		409.36
6/20	Transfer into Account	SCHWAB US DVD EQUITY ETF	FROM E*TRADE SECURITIES LLC	1.000		72.64
6/20	Transfer into Account	SCHWAB US LARGE-CAP ETF	FROM E*TRADE SECURITIES LLC	4.000		207.48
6/20	Transfer into Account	SCWAB U.S. LARGE-CAP VALUE	FROM E*TRADE SECURITIES LLC	1.000		66.55
6/20	Transfer into Account	SPDR S&P 500 ETF TRUST	FROM E*TRADE SECURITIES LLC	1.000		437.18
6/20	Transfer into Account	TESLA INC	FROM E*TRADE SECURITIES LLC	3.000		823.35
6/20	Transfer into Account	VANGUARD INFO TECH ETF	FROM E*TRADE SECURITIES LLC	1.000		437.00
6/20	Transfer into Account	VANGUARD S&P 500 ETF	FROM E*TRADE SECURITIES LLC	5.000		2,016.90
6/20	Transfer into Account	VANGUARD TTL STK MKT ETF	FROM E*TRADE SECURITIES LLC	1.000		218.18
6/20	Transfer into Account	VISA INC CL A	FROM E*TRADE SECURITIES LLC	1.000		226.47
TOTAL SECURITY TRANSFERS						\$31,265.03

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Morgan Stanley

CLIENT STATEMENT | For the Period October 1- December 31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/23)	\$(25.00)
Ending Total Value (as of 12/31/23)	\$(25.00)
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

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

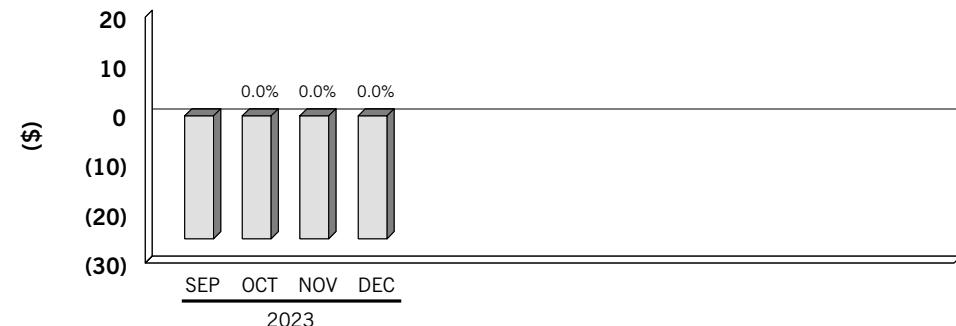
Retirement Account
723-140644-222
Traditional IRA

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$25.00	—
Credits	—	—
Debits	—	(25.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	—	(\$25.00)
Change in Value	—	—
TOTAL ENDING VALUE	\$25.00	(\$25.00)

MARKET VALUE OVER TIME

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



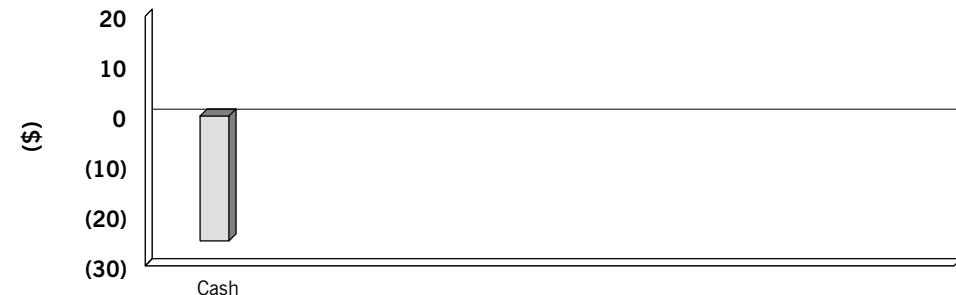
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$(25.00)	100.00
TOTAL VALUE	\$(25.00)	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

Retirement Account
723-140644-222
Traditional IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 12/31/23)
Total Assets	—	—
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	\$25.00	\$25.00
TOTAL VALUE	\$25.00	\$25.00

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL INCOME AND DISTRIBUTIONS	—	—

RETIREMENT RECAP

2023 Fair Market Value (includes accrued interest): \$(25.00)

	2022	2023 (year-to-date)	Historical
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Contributions

No Contributions For This Account — — —

Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)

Under Age 50	6,000.00	6,500.00	Not Applicable
Age 50 and Over	7,000.00	7,500.00	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 (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$(25.00)	—
Total Investment Related Activity	—	—
Other Debits	—	(25.00)
Total Cash Related Activity	—	\$(25.00)
CLOSING CASH, BDP, MMFs	\$(25.00)	\$(25.00)

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
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

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

Brokerage Account

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 %
CASH	\$ (25.00)			
CASH, BDP, AND MMFs	Market Value		Est Ann Income	
	Percentage of Holdings			
CASH, BDP, MMFs	100.00%	\$ (25.00)		—
Total Cash, BDP, MMFs		\$0.00		
Total Cash, BDP, MMFs (Debit)		\$ (25.00)		
TOTAL VALUE	Percentage of Holdings	Total Cost	Unrealized Gain/(Loss)	Est Ann Income
	100.00%	—	(\$25.00)	N/A
				Accrued Interest
				Current Yield %
				—

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.

Account Detail	Retirement Account 723-140644-222 Traditional IRA	ARNAB GHOSH
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(25.00)	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$(25.00)	—	—	—	—	—

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.

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.

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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

Retirement Account
723-140644-222
Traditional IRA

2023 IRA Fair Market Value - 5498

This information is being furnished to the Internal Revenue Service ("IRS").

Morgan Stanley Smith Barney LLC is required by law to report the calendar year end Fair Market Value ("FMV") of an IRA, along with the FMV and type(s) of certain specified assets/hard-to-value assets held in an IRA to the Internal Revenue Service ("IRS") and to IRA holders.

For purposes of this reporting requirement, the "2023 Fair Market Value," along with the "2023 Fair Market Value of Certain Specified Assets" and the "Type of specified asset" (if applicable) reported on this Year-End Statement will serve as your written notification of this FMV information in compliance with IRS requirements and will be sent to the IRS electronically, on IRS Form 5498, along with your name, address, and tax identification number (e.g., Social Security Number).

If we receive an adjusted year-end value for any investments (e.g., custodial annuities) held within this IRA, your FMV information may change. Any changes to the FMV information will be reflected on your next statement and reported electronically to the IRS. Please note, however, that a second notice (on IRS Form 5498) will be provided to you if you make any reportable contributions to your IRA for 2023, including, for example, individual contributions made on or before April 15, 2024, that are designated as 2023 contributions, as well as rollovers, recharacterizations, and, if applicable, Roth conversions made to your IRA on or before December 31, 2023.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/23)	\$66,428.32
Ending Total Value (as of 12/31/23)	\$69,874.31
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

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

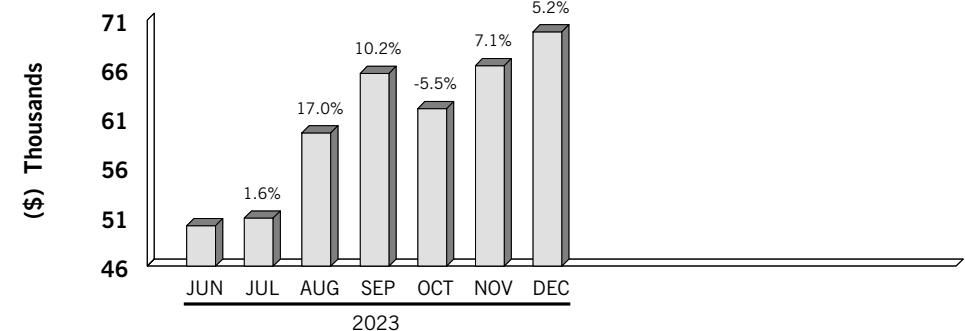
Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$66,428.32	—
Credits	6,119.10	83,325.85
Debits	(2,900.00)	(14,900.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$3,219.10	\$68,425.30
Change in Value	226.89	1,449.01
TOTAL ENDING VALUE	\$69,874.31	\$69,874.31

MARKET VALUE OVER TIME

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



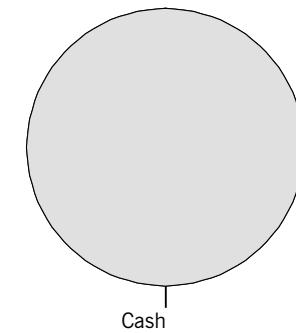
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$69,874.31	100.00
TOTAL VALUE	\$69,874.31	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

Platinum CashPlus Account
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$11,811.70	\$15,030.90
Savings and Time Deposits	54,616.62	54,843.41
Total Assets	\$66,428.32	\$69,874.31
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$66,428.32	\$69,874.31

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Interest	\$226.89	\$1,449.01
Income And Distributions	\$226.89	\$1,449.01
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$226.89	\$1,449.01

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 (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$11,811.70	—
Purchases	(226.79)	(54,844.41)
Sales and Redemptions	—	1.00
Income and Distributions	226.89	1,449.01
Total Investment Related Activity	\$0.10	\$(53,394.40)
Checks Deposited	6,119.10	39,929.60
Electronic Transfers-Credits	—	43,396.25
Electronic Transfers-Debits	(2,900.00)	(14,900.00)
Total Cash Related Activity	\$3,219.10	\$68,425.85
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$15,030.90	\$15,030.90

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$15,030.90	—	\$1.50	0.010
CASH, BDP, AND MMFs	21.51%	\$15,030.90		\$1.50	

Account Detail

Platinum CashPlus Account
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	\$54,843.41	\$2,742.17	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	78.49%	\$54,843.41	\$2,742.17
	Percentage of Holdings	Total Cost	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$69,874.31
			N/A
			\$2,743.67 3.93%
			—

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	\$15,030.90	—	—	—	—	—
Savings and Time Deposits	54,843.41	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$69,874.31	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/1		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 211539364			\$(2,900.00)
12/14		Check Deposit	MS PAYROLL DEPOSIT				3,070.73
12/28		Check Deposit	MS PAYROLL DEPOSIT				3,048.37
12/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EBO			226.79
12/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.10
12/29	12/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(226.79)
NET CREDITS/(DEBITS)							\$3,219.20

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	12/4	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(2,900.00)
	12/15	Automatic Investment	BANK DEPOSIT PROGRAM	3,070.73
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	3,048.37
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD				\$3,219.20

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
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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 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)
6/7	Mobile Deposit	FUNDS RECEIVED	CONFIRM#3200006764548	\$10,000.00
8/14	Check Deposit	MS PAYROLL DEPOSIT		2,810.50
8/30	Check Deposit	MS PAYROLL DEPOSIT		2,810.50
9/14	Check Deposit	MS PAYROLL DEPOSIT		2,810.49
9/28	Check Deposit	MS PAYROLL DEPOSIT		3,023.96
10/12	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
10/30	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
11/14	Check Deposit	MS PAYROLL DEPOSIT		3,088.77
11/29	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
12/14	Check Deposit	MS PAYROLL DEPOSIT		3,070.73
12/28	Check Deposit	MS PAYROLL DEPOSIT		3,048.37
TOTAL CHECKS DEPOSITED				\$39,929.60

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
6/8	Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 200207969	\$40,000.00
6/12	Funds Received	DIRECT DEP FUNDS RECV JPMorgan Chase	ACCTVERIFY	0.50
6/12	Funds Received	DIRECT DEP FUNDS RECV JPMorgan Chase	ACCTVERIFY	0.05
7/18	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 202556220 FROM 723-XXX751	585.21

2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ELECTRONIC TRANSFERS (CREDITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/7	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 203875482 FROM 723-XXX755	2,810.49

TOTAL ELECTRONIC TRANSFERS (CREDITS)

\$43,396.25

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
10/9	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 TO 723-XXX755	\$(10,000.00)
11/6	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 209615159	(2,000.00)
12/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 211539364	(2,900.00)

TOTAL ELECTRONIC TRANSFERS (DEBITS)

\$(14,900.00)

OTHER DEBITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/14	Account Fee Adj	CASHPLUS FEE	REIMBURSEMENT	\$55.00
8/14	Account Fee	PLATINUM CASHPLUS	MONTHLY FEE	(55.00)

TOTAL OTHER DEBITS

\$0.00

TOTAL CASH RELATED ACTIVITY

\$68,425.85

DEBIT CARD/CHECK ACTIVITY

For all Debit Card and Check Activity, the "Activity Date" is current year (as noted in the blue bar at the top of the page). The "Date Written" and/or "Transaction Date" may refer to the prior year.

AUTOMATED PAYMENTS

Bill Pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity

Date	Date	Activity Type	Payee	Comments	Credits/(Debits)
6/12	6/12	Automated Payment	JPMorgan Chase	AUTOMATIC BILL PAYMENT	\$(0.55)

TOTAL AUTOMATED PAYMENTS

\$(0.55)

TOTAL DEBIT CARD/CHECK ACTIVITY

\$(0.55)

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2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

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.

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CASH RELATED ACTIVITY

CHECKS DEPOSITED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
6/7	Mobile Deposit	FUNDS RECEIVED	CONFIRM#3200006764548	\$10,000.00
8/14	Check Deposit	MS PAYROLL DEPOSIT		2,810.50
8/30	Check Deposit	MS PAYROLL DEPOSIT		2,810.50
9/14	Check Deposit	MS PAYROLL DEPOSIT		2,810.49
9/28	Check Deposit	MS PAYROLL DEPOSIT		3,023.96
10/12	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
10/30	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
11/14	Check Deposit	MS PAYROLL DEPOSIT		3,088.77
11/29	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
12/14	Check Deposit	MS PAYROLL DEPOSIT		3,070.73
12/28	Check Deposit	MS PAYROLL DEPOSIT		3,048.37
TOTAL CHECKS DEPOSITED				\$39,929.60

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
6/8	Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 200207969	\$40,000.00
6/12	Funds Received	DIRECT DEP FUNDS RECV JPMorgan Chase	ACCTVERIFY	0.50
6/12	Funds Received	DIRECT DEP FUNDS RECV JPMorgan Chase	ACCTVERIFY	0.05
7/18	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 202556220 FROM 723-XXX751	585.21

2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ELECTRONIC TRANSFERS (CREDITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/7	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 203875482 FROM 723-XXX755	2,810.49

TOTAL ELECTRONIC TRANSFERS (CREDITS)

\$43,396.25

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
10/9	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 TO 723-XXX755	\$(10,000.00)
11/6	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 209615159	(2,000.00)
12/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 211539364	(2,900.00)

TOTAL ELECTRONIC TRANSFERS (DEBITS)

\$(14,900.00)

OTHER DEBITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/14	Account Fee Adj	CASHPLUS FEE	REIMBURSEMENT	\$55.00
8/14	Account Fee	PLATINUM CASHPLUS	MONTHLY FEE	(55.00)

TOTAL OTHER DEBITS

\$0.00

TOTAL CASH RELATED ACTIVITY

\$68,425.85

DEBIT CARD/CHECK ACTIVITY

For all Debit Card and Check Activity, the "Activity Date" is current year (as noted in the blue bar at the top of the page). The "Date Written" and/or "Transaction Date" may refer to the prior year.

AUTOMATED PAYMENTS

Bill Pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity

Date	Date	Activity Type	Payee	Comments	Credits/(Debits)
6/12	6/12	Automated Payment	JPMorgan Chase	AUTOMATIC BILL PAYMENT	\$(0.55)

TOTAL AUTOMATED PAYMENTS

\$(0.55)

TOTAL DEBIT CARD/CHECK ACTIVITY

\$(0.55)

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/23) **\$294,637.99**
Ending Total Value (as of 12/31/23) **\$302,995.17**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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.

MORNİNGSTAR, 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 / MORNİNGSTAR, 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

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 (12/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvrd)	Change in Value	Ending Value (12/31/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		\$294,637	\$3,219	—	\$5,138	\$302,995	\$644	\$2,809	\$23	\$55,044
Personal Accounts										
ARNAB GHOSH	723-140507-222	66,428	3,219	—	226	69,874	226	—	—	9
Recap of Cash Management Activity included								1,449	—	eDel
ARNAB GHOSH	723-140751-222	—	—	—	—	—	—	—	—	17
Recap of Cash Management Activity included								—	—	
ARNAB GHOSH	723-140755-222	46,867	—	—	1,954	48,822	60	(10)	1,136>	23
Recap of Cash Management Activity included							141	—	4,896	eDel
ARNAB GHOSH	723-141489-222	181,366	—	—	2,956	184,323	357	(12)	6,085	39
Recap of Cash Management Activity included							1,218	—	42,926	eDel
Total Personal Accounts		\$294,662	\$3,219	—	\$5,138	\$303,020	\$644	\$2,809	\$23	\$7,221
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH	723-140644-222	(25)	—	—	—	(25)	—	—	—	53
Traditional IRA								—	—	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 (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$294,637.99	—
Credits	6,119.10	182,798.73
Debits	(2,900.00)	(23,357.03)
Security Transfers	—	117,914.45
Net Credits/Debits/Transfers	\$3,219.10	\$277,356.15
Change in Value	5,138.08	25,639.02
TOTAL ENDING VALUE	\$302,995.17	\$302,995.17

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

ASSET ALLOCATION (includes accrued interest)

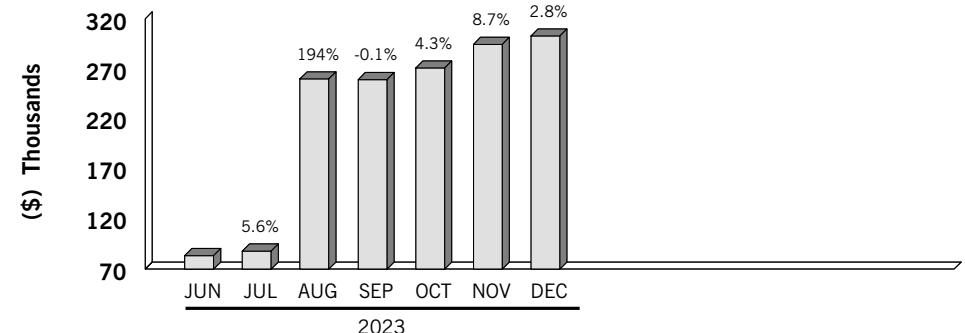
	Market Value	Percentage
Cash	\$109,461.83	36.13
Equities	193,533.34	63.87
TOTAL VALUE	\$302,995.17	100.00%

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.

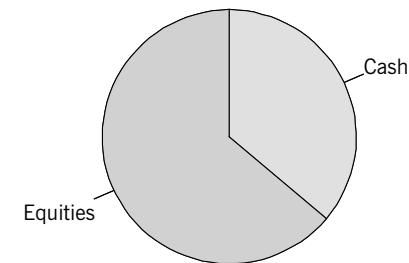
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

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.



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 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$21,709.02	\$25,164.19
Savings and Time Deposits	83,973.95	84,322.64
Stocks	148,677.03	151,460.80
ETFs & CEFs	40,302.99	42,072.54
Total Assets	\$294,662.99	\$303,020.17
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	\$(25.00)	\$(25.00)
TOTAL VALUE	\$294,637.99	\$302,995.17

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

CASH FLOW

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$21,684.02	—
Purchases	(348.69)	(189,549.74)
Dividend Reinvestments	(59.98)	(120.86)
Sales and Redemptions	—	52,558.53
Income and Distributions	644.74	2,809.56
Total Investment Related Activity	\$236.07	\$(134,302.51)
Checks Deposited	6,119.10	39,929.60
Electronic Transfers-Credits	—	142,869.13
Electronic Transfers-Debits	(2,900.00)	(21,106.19)
Other Debits	—	(25.00)
Total Cash Related Activity	\$3,219.10	\$161,667.54
Automated Payments	—	(2,225.84)
Total Card/Check Activity	—	\$(2,225.84)
CLOSING CASH, BDP, MMFs	\$25,139.19	\$25,139.19
<i>Including:</i>		
Personal Accounts	\$25,164.19	
Retirement Accounts	\$(25.00)	

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Account Summary

Platinum CashPlus Account
723-140507-222

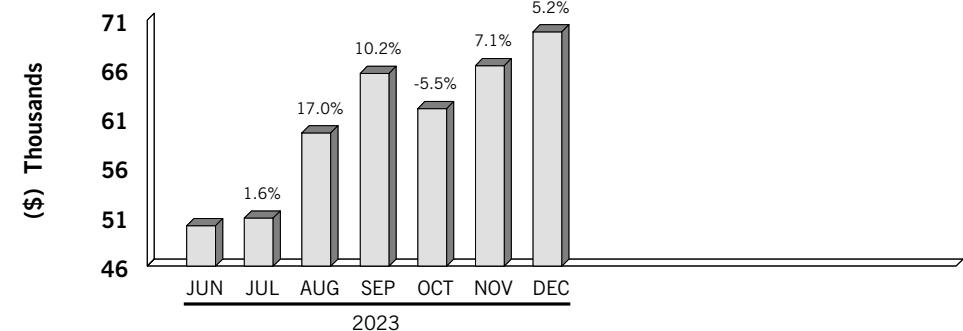
ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$66,428.32	—
Credits	6,119.10	83,325.85
Debits	(2,900.00)	(14,900.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$3,219.10	\$68,425.30
Change in Value	226.89	1,449.01
TOTAL ENDING VALUE	\$69,874.31	\$69,874.31

MARKET VALUE OVER TIME

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



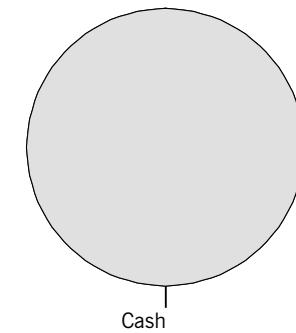
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$69,874.31	100.00
TOTAL VALUE	\$69,874.31	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

Platinum CashPlus Account
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$11,811.70	\$15,030.90
Savings and Time Deposits	54,616.62	54,843.41
Total Assets	\$66,428.32	\$69,874.31
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$66,428.32	\$69,874.31

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Interest	\$226.89	\$1,449.01
Income And Distributions	\$226.89	\$1,449.01
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$226.89	\$1,449.01

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 (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$11,811.70	—
Purchases	(226.79)	(54,844.41)
Sales and Redemptions	—	1.00
Income and Distributions	226.89	1,449.01
Total Investment Related Activity	\$0.10	(\$53,394.40)
Checks Deposited	6,119.10	39,929.60
Electronic Transfers-Credits	—	43,396.25
Electronic Transfers-Debits	(2,900.00)	(14,900.00)
Total Cash Related Activity	\$3,219.10	\$68,425.85
Automated Payments	—	(0.55)
Total Card/Check Activity	—	(\$0.55)
CLOSING CASH, BDP, MMFs	\$15,030.90	\$15,030.90

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$15,030.90	—	\$1.50	0.010
CASH, BDP, AND MMFs	21.51%	\$15,030.90		\$1.50	

Account Detail

Platinum CashPlus Account
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	\$54,843.41	\$2,742.17	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	78.49%	\$54,843.41	\$2,742.17	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$69,874.31	N/A

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	\$15,030.90	—	—	—	—	—
Savings and Time Deposits	54,843.41	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$69,874.31	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/1		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 211539364			\$(2,900.00)
12/14		Check Deposit	MS PAYROLL DEPOSIT				3,070.73
12/28		Check Deposit	MS PAYROLL DEPOSIT				3,048.37
12/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EBO			226.79
12/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.10
12/29	12/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(226.79)
NET CREDITS/(DEBITS)							\$3,219.20

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	12/4	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(2,900.00)
	12/15	Automatic Investment	BANK DEPOSIT PROGRAM	3,070.73
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	3,048.37
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD				\$3,219.20

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
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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

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

CHECKS DEPOSITED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
6/7	Mobile Deposit	FUNDS RECEIVED	CONFIRM#3200006764548	\$10,000.00
8/14	Check Deposit	MS PAYROLL DEPOSIT		2,810.50
8/30	Check Deposit	MS PAYROLL DEPOSIT		2,810.50
9/14	Check Deposit	MS PAYROLL DEPOSIT		2,810.49
9/28	Check Deposit	MS PAYROLL DEPOSIT		3,023.96
10/12	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
10/30	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
11/14	Check Deposit	MS PAYROLL DEPOSIT		3,088.77
11/29	Check Deposit	MS PAYROLL DEPOSIT		3,088.76
12/14	Check Deposit	MS PAYROLL DEPOSIT		3,070.73
12/28	Check Deposit	MS PAYROLL DEPOSIT		3,048.37
TOTAL CHECKS DEPOSITED				\$39,929.60

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
6/8	Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 200207969	\$40,000.00
6/12	Funds Received	DIRECT DEP FUNDS RECV JPMorgan Chase	ACCTVERIFY	0.50
6/12	Funds Received	DIRECT DEP FUNDS RECV JPMorgan Chase	ACCTVERIFY	0.05
7/18	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 202556220 FROM 723-XXX751	585.21

2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ELECTRONIC TRANSFERS (CREDITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/7	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 203875482 FROM 723-XXX755	2,810.49

TOTAL ELECTRONIC TRANSFERS (CREDITS)

\$43,396.25

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
10/9	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 TO 723-XXX755	\$(10,000.00)
11/6	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 209615159	(2,000.00)
12/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 211539364	(2,900.00)

TOTAL ELECTRONIC TRANSFERS (DEBITS)

\$(14,900.00)

OTHER DEBITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/14	Account Fee Adj	CASHPLUS FEE	REIMBURSEMENT	\$55.00
8/14	Account Fee	PLATINUM CASHPLUS	MONTHLY FEE	(55.00)

TOTAL OTHER DEBITS

\$0.00

TOTAL CASH RELATED ACTIVITY

\$68,425.85

DEBIT CARD/CHECK ACTIVITY

For all Debit Card and Check Activity, the "Activity Date" is current year (as noted in the blue bar at the top of the page). The "Date Written" and/or "Transaction Date" may refer to the prior year.

AUTOMATED PAYMENTS

Bill Pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity

Date	Date	Activity Type	Payee	Comments	Credits/(Debits)
6/12	6/12	Automated Payment	JPMorgan Chase	AUTOMATIC BILL PAYMENT	\$(0.55)

TOTAL AUTOMATED PAYMENTS

\$(0.55)

TOTAL DEBIT CARD/CHECK ACTIVITY

\$(0.55)

Account Summary

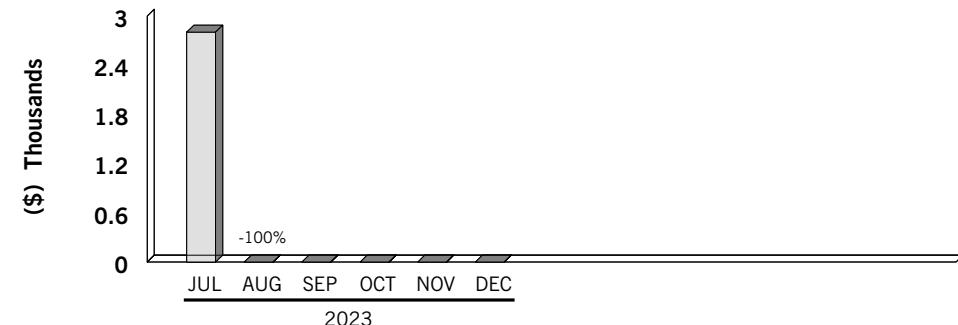
Platinum CashPlus Account
723-140751-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	—	—
Credits	—	5,620.99
Debits	—	(5,620.99)
Security Transfers	—	—
Net Credits/Debits/Transfers	—	—
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
723-140751-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/23)	This Period (as of 12/31/23)
Total Assets	—	—
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/23-12/31/23)	This Year (1/1/23-12/31/23)
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.

CASH FLOW

	This Period (9/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	—	—
Total Investment Related Activity	—	—
Electronic Transfers-Credits	—	5,620.99
Electronic Transfers-Debits	—	(3,395.70)
Total Cash Related Activity	—	\$2,225.29
Automated Payments	—	(2,225.29)
Total Card/Check Activity	—	(\$2,225.29)
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
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
723-140751-222

Brokerage Account

Investment Objectives (in order of priority): Income

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

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:
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140751-222

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)
7/14	Funds Received	DIRECT DEP FUNDS RECV 474-M.S. SERVICE	PAYROLL	\$2,810.50
7/31	Funds Received	DIRECT DEP FUNDS RECV 474-M.S. SERVICE	PAYROLL	2,810.49
TOTAL ELECTRONIC TRANSFERS (CREDITS)				\$5,620.99

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
7/18	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 202556220 TO 723-XXX507	\$(585.21)
8/7	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 203873573 TO 723-XXX755	(2,810.49)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				\$(3,395.70)

TOTAL CASH RELATED ACTIVITY

\$2,225.29

DEBIT CARD/CHECK ACTIVITY

For all Debit Card and Check Activity, the "Activity Date" is current year (as noted in the blue bar at the top of the page). The "Date Written" and/or "Transaction Date" may refer to the prior year.

AUTOMATED PAYMENTS

Bill Pay and other electronic activity, which may include checks you wrote that were processed by Automated Clearing House processing.

Transaction Activity	Date	Date	Activity Type	Payee	Comments	Credits/(Debits)
	7/18	7/18	Automated Payment	AMEX EPAYMENT	RECIPIENT: ARNAB GHOSH	\$(2,225.29)

2023 Recap of Cash Management Activity

Platinum CashPlus Account
723-140751-222

ARNAB GHOSH

AUTOMATED PAYMENTS (CONTINUED)

Transaction Activity		Payee	Comments	Credits/(Debits)
Date	Date	Activity Type		
				\$ (2,225.29)
TOTAL AUTOMATED PAYMENTS				
TOTAL DEBIT CARD/CHECK ACTIVITY				\$ (2,225.29)

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Account Summary

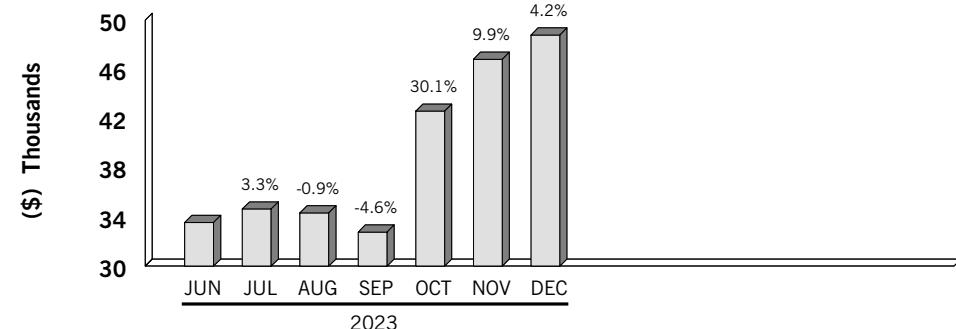
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$46,867.94	—
Credits	—	15,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	—	\$43,560.15
Change in Value	1,954.33	5,262.12
TOTAL ENDING VALUE	\$48,822.27	\$48,822.27

MARKET VALUE OVER TIME

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

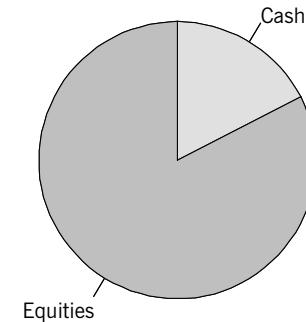


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$8,517.03	17.44
Equities	40,305.24	82.56
TOTAL VALUE	\$48,822.27	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
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$8,516.95	\$8,517.03
Stocks	32,681.58	34,355.58
ETFs & CEFs	5,669.41	5,949.66
Total Assets	\$46,867.94	\$48,822.27
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$46,867.94	\$48,822.27

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Qualified Dividends	\$42.10	\$93.68
Other Dividends	17.88	47.62
Interest	0.08	0.26
Income And Distributions	\$60.06	\$141.56
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$60.06	\$141.56

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 (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$8,516.95	—
Purchases	—	(4,441.83)
Dividend Reinvestments	(59.98)	(120.86)
Sales and Redemptions	—	643.04
Income and Distributions	60.06	141.56
Total Investment Related Activity	\$0.08	(\$3,778.09)
Electronic Transfers-Credits	—	15,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	—	\$12,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,517.03	\$8,517.03

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
Short-Term Gain	—	—	\$1,136.68
Short-Term (Loss)	—	(10.56)	—
Total Short-Term	—	(\$10.56)	\$1,136.68
Long-Term Gain	—	—	5,418.17
Long-Term (Loss)	—	—	(521.96)
Total Long-Term	—	—	\$4,896.21
TOTAL GAIN/(LOSS)	—	(\$10.56)	\$6,032.89
Disallowed Loss	—	\$0.01	

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$8,517.03	—	\$0.85	0.010
CASH, BDP, AND MMFs	17.44%	\$8,517.03		\$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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$596.600	\$651.52	\$596.60	\$(54.92) LT A		
	12/16/21	1.000	561.120	596.600	561.12	596.60	35.48 LT A		
	Total	2.000			1,212.64	1,193.20	(19.44) LT	—	—

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

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Account Detail

Active Assets Account
723-140755-222

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

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Account Detail

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

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	222.550	219.14	222.55	3.41	LT	A
	4/22/22	1.000	199.670	222.550	199.67	222.55	22.88	LT	A
	9/16/22	1.000	191.510	222.550	191.51	222.55	31.04	LT	A
	9/20/22	1.000	189.270	222.550	189.27	222.55	33.28	LT	A
	Purchases	4.000			799.59	890.20	90.61	LT	
Short Term Reinvestments		0.023			4.40	5.12	0.72	ST	
	Total	4.023			803.99	895.32	90.61	LT	
							0.72	ST	
							17.70		1.98

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities

MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	426.510	338.27	426.51	88.24	LT	A
	Purchases	1.000			338.27	426.51	88.24	LT	
Short Term Reinvestments		0.002			0.57	0.85	0.28	ST	
	Total	1.002			338.84	427.36	88.24	LT	2.65 0.62

Rating: Morgan Stanley: 1. Morningstar: 2. Next Dividend Payable 02/2024. Asset Class: Equities

META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	353.960	353.35	353.96	0.61 LT A
	9/20/21	1.000	355.810	353.960	355.81	353.96	(1.85) LT A
	9/28/21	1.000	339.820	353.960	339.82	353.96	14.14 LT A
	9/28/21	1.000	341.980	353.960	341.98	353.96	11.98 LT A
	10/4/21	1.000	323.670	353.960	323.67	353.96	30.29 LT A
	10/22/21	2.000	323.010	353.960	646.02	707.92	61.90 LT A
	<u>10/26/21</u>	<u>2.000</u>	<u>311.685</u>	<u>353.960</u>	<u>623.37</u>	<u>707.92</u>	<u>84.55 LT A</u>
Total		9.000		2,984.02	3,185.64	201.62 LT	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

Account Detail

Active Assets Account
723-140755-222

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	376.040	596.74	752.08	155.34	LT A	
	9/28/21	1.000	284.770	376.040	284.77	376.04	91.27	LT A	
	9/29/21	1.000	284.790	376.040	284.79	376.04	91.25	LT A	
	10/4/21	1.000	280.790	376.040	280.79	376.04	95.25	LT A	
	11/23/21	2.000	334.960	376.040	669.92	752.08	82.16	LT A	
	11/26/21	1.000	331.490	376.040	331.49	376.04	44.55	LT A	
	12/3/21	1.000	318.700	376.040	318.70	376.04	57.34	LT A	
	12/20/21	1.000	319.020	376.040	319.02	376.04	57.02	LT A	
	1/24/22	1.000	291.870	376.040	291.87	376.04	84.17	LT A	
	3/4/22	2.000	290.890	376.040	581.78	752.08	170.30	LT A	
	4/6/22	2.000	298.160	376.040	596.32	752.08	155.76	LT A	
	4/12/22	1.000	281.870	376.040	281.87	376.04	94.17	LT A	
	4/22/22	1.000	277.390	376.040	277.39	376.04	98.65	LT A	
	4/26/22	1.000	272.660	376.040	272.66	376.04	103.38	LT A	
	5/9/22	1.000	265.070	376.040	265.07	376.04	110.97	LT A	
	5/20/22	2.000	250.930	376.040	501.86	752.08	250.22	LT A	
	9/20/22	2.000	242.720	376.040	485.44	752.08	266.64	LT A	
	9/23/22	1.000	237.730	376.040	237.73	376.04	138.31	LT A	
	Purchases	24.000			6,878.21	9,024.96	2,146.75	LT	
Short Term Reinvestments		0.097			34.36	36.48	2.12	ST	
	Total	24.097			6,912.57	9,061.44	2,146.75	LT	72.29 0.80

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	58.140	184.14	174.42	(9.72)	LT A
	9/20/21	3.000	63.223	58.140	189.67	174.42	(15.25)	LT A
	9/28/21	3.000	63.693	58.140	191.08	174.42	(16.66)	LT A
	10/4/21	3.000	63.257	58.140	189.77	174.42	(15.35)	LT A
	10/20/21	6.000	66.867	58.140	401.20	348.84	(52.36)	LT A
	11/23/21	3.000	68.773	58.140	206.32	174.42	(31.90)	LT A
	11/26/21	3.000	68.663	58.140	205.99	174.42	(31.57)	LT A
	12/3/21	3.000	66.110	58.140	198.33	174.42	(23.91)	LT A
	12/7/21	3.000	67.110	58.140	201.33	174.42	(26.91)	LT A
	1/3/22	6.000	67.713	58.140	406.28	348.84	(57.44)	LT A
	1/4/22	3.000	65.853	58.140	197.56	174.42	(23.14)	LT A
	1/24/22	3.000	58.127	58.140	174.38	174.42	0.04	LT A
	3/4/22	3.000	56.840	58.140	170.52	174.42	3.90	LT A
	4/18/22	3.000	59.130	58.140	177.39	174.42	(2.97)	LT A

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

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Account Detail

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

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

Account Detail

Active Assets Account
723-140755-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	70.37%	\$28,794.04	\$34,355.58	\$4,506.98 LT \$1,054.56 ST	\$201.38	0.59%

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	\$143.640	\$121.99	\$143.64	\$21.65 LT A		
	11/23/21	1.000	131.600	143.640	131.60	143.64	12.04 LT A		
	11/26/21	1.000	131.230	143.640	131.23	143.64	12.41 LT A		
	Purchases	3.000			384.82	430.92	46.10 LT		
Short Term Reinvestments		0.015			1.97	2.15	0.18 ST		
	Total	3.015			386.79	433.07	46.10 LT 0.18 ST	3.34	0.77

Next Dividend Payable 03/2024; Asset Class: Equities

FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	186.550	478.46	373.10	(105.36) LT A	—	—
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Next Dividend Payable 03/2024; Asset Class: Equities

SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	55.670	105.53	111.34	5.81 LT A		
	11/23/21	2.000	55.885	55.670	111.77	111.34	(0.43) LT A		
	11/26/21	2.000	55.265	55.670	110.53	111.34	0.81 LT A		
	11/30/21	2.000	55.045	55.670	110.09	111.34	1.25 LT A		
	Purchases	8.000			437.92	445.36	7.44 LT		
Short Term Reinvestments		0.065			3.32	3.62	0.30 ST		
	Total	8.065			441.24	448.98	7.44 LT 0.30 ST	6.27	1.40

Next Dividend Payable 03/2024; Asset Class: Equities

SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	76.130	74.63	76.13	1.50 LT A		
	Purchases	1.000			74.63	76.13	1.50 LT		
Short Term Reinvestments		0.020			1.40	1.52	0.12 ST		
	Total	1.020			76.03	77.65	1.50 LT 0.12 ST	2.71	3.49

Next Dividend Payable 03/2024; Asset Class: Equities

Account Detail

Active Assets Account
723-140755-222

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)	9/20/21	2.000	53.060	56.400	106.12	112.80	6.68 LT A		
	11/26/21	2.000	55.620	56.400	111.24	112.80	1.56 LT A		
	Purchases	4.000			217.36	225.60	8.24 LT		
Short Term Reinvestments		0.032			1.67	1.80	0.13 ST		
	Total	4.032			219.03	227.40	8.24 LT 0.13 ST	3.17	1.39
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	70.100	68.03	70.10	2.07 LT A		
	Purchases	1.000			68.03	70.10	2.07 LT		
Short Term Reinvestments		0.015			0.90	1.05	0.15 ST		
	Total	1.015			68.93	71.15	2.07 LT 0.15 ST	1.72	2.42
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	475.310	460.20	475.31	15.11 LT A		
	10/11/23	1.000	434.130	475.310	434.13	475.31	41.18 ST		
	Purchases	2.000			894.33	950.62	15.11 LT 41.18 ST		
Short Term Reinvestments		0.004			1.58	1.90	0.32 ST		
	Total	2.004			895.91	952.52	15.11 LT 41.50 ST	13.29	1.40
<i>Next Dividend Payable 01/31/24; Asset Class: Equities</i>									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	484.000	444.37	484.00	39.63 LT A		
	Purchases	1.000			444.37	484.00	39.63 LT		
Short Term Reinvestments		0.005			1.68	2.42	0.74 ST		
	Total	1.005			446.05	486.42	39.63 LT 0.74 ST	3.14	0.65
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	436.800	422.97	436.80	13.83 LT A		
	9/20/22	2.000	355.765	436.800	711.53	873.60	162.07 LT A		
	9/23/22	2.000	338.100	436.800	676.20	873.60	197.40 LT A		
	10/11/23	1.000	399.040	436.800	399.04	436.80	37.76 ST		
	Purchases	6.000			2,209.74	2,620.80	373.30 LT 37.76 ST		
Short Term Reinvestments		0.044			18.30	19.22	0.92 ST		
	Total	6.044			2,228.04	2,640.02	373.30 LT 38.68 ST	38.42	1.46

Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	237.220	236.02	237.22	1.20 LT A		
	Purchases	1.000			236.02	237.22	1.20 LT		
Short Term Reinvestments		0.009			1.81	2.13	0.32 ST		
	Total	1.009			237.83	239.35	1.20 LT 0.32 ST		3.44 1.44
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	12.19%				\$5,478.31	\$5,949.66	\$389.23 LT \$82.12 ST	\$75.50	1.27%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				\$34,272.35	\$48,822.27	\$4,896.21 LT \$1,136.68 ST	\$277.73	0.57%

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	\$8,517.03	—	—	—	—	—
Stocks	—	\$34,355.58	—	—	—	—
ETFs & CEFs	—	5,949.66	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,517.03	\$40,305.24	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/1		Qualified Dividend	VISA INC CL A				\$0.52
12/1		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	255.0044	(0.52)
12/11		Dividend	SCHWAB US BROAD MARKET ETF				1.80
12/11		Dividend	SCHWAB US LARGE-CAP ETF				0.90
12/11		Dividend	SCHWAB US DVD EQUITY ETF				0.75
12/11		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.48
12/11		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.034	53.3653	(1.80)
12/11		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.017	54.2250	(0.90)
12/11		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.011	72.6149	(0.75)
12/11		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	67.1806	(0.48)
12/14		Qualified Dividend	MICROSOFT CORP				18.04
12/14		Qualified Dividend	HOME DEPOT INC				10.52
12/14		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.048	375.4150	(18.04)
12/14		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.032	332.7471	(10.52)
12/20		Dividend	FIDELITY MSCI INFO TECH				1.30
12/20		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	143.6987	(1.30)
12/22		Dividend	VANGUARD INFO TECH ETF				0.80
12/22		Qualified Dividend	NASDAQ INC COM				12.82
12/22		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.230	55.8427	(12.82)
12/22		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	481.2376	(0.80)
12/26		Dividend	VANGUARD S&P 500 ETF				10.84
12/26		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.025	436.5200	(10.84)
12/27		Dividend	VANGUARD TTL STK MKT ETF				1.01
12/27		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.005	237.3703	(1.01)
12/28		Qualified Dividend	NVIDIA CORPORATION				0.20
12/28		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	491.9185	(0.20)
12/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.08

Account Detail

Active Assets Account
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity	Settlement	Date	Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)									

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)
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	\$0.08

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 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)
6/20	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	\$2,273.87
6/28	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	8.37
7/5	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	12.88
8/7	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 203873573 FROM 723-XXX751	2,810.49
10/9	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 207814316 FROM 723-XXX507	10,000.00

TOTAL ELECTRONIC TRANSFERS (CREDITS)

\$15,105.61

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/7	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 203875482 TO 723-XXX507	\$(2,810.49)

TOTAL ELECTRONIC TRANSFERS (DEBITS)

\$(2,810.49)

TOTAL CASH RELATED ACTIVITY

\$12,295.12

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
6/20	Transfer into Account	ADOLE INC	FROM E*TRADE SECURITIES LLC	2.000		\$971.72
6/20	Transfer into Account	ADVANCED MICRO DEVICES	FROM E*TRADE SECURITIES LLC	11.000		1,308.23
6/20	Transfer into Account	AMAZON COM INC	FROM E*TRADE SECURITIES LLC	4.000		503.12
6/20	Transfer into Account	APPLE INC	FROM E*TRADE SECURITIES LLC	2.000		370.02
6/20	Transfer into Account	BERKSHIRE HATHAWAY CL-B NEW	FROM E*TRADE SECURITIES LLC	7.000		2,370.69

2023 Recap of Cash Management Activity

Active Assets Account
723-140755-222

SECURITY TRANSFERS (CONTINUED)

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
6/20	Transfer into Account	BOEING CO	FROM E*TRADE SECURITIES LLC	1.000		212.37
6/20	Transfer into Account	FIDELITY MSCI INFO TECH	FROM E*TRADE SECURITIES LLC	3.000		387.03
6/20	Transfer into Account	FIRST TRUST DJ INTERNET IDX	FROM E*TRADE SECURITIES LLC	2.000		324.88
6/20	Transfer into Account	HOME DEPOT INC	FROM E*TRADE SECURITIES LLC	5.000		1,507.05
6/20	Transfer into Account	LOWES COMPANIES INC	FROM E*TRADE SECURITIES LLC	4.000		861.84
6/20	Transfer into Account	MASTERCARD INC CL A	FROM E*TRADE SECURITIES LLC	1.000		374.62
6/20	Transfer into Account	META PLATFORMS INC CL A	FROM E*TRADE SECURITIES LLC	9.000		2,558.97
6/20	Transfer into Account	MICROSOFT CORP	FROM E*TRADE SECURITIES LLC	24.000		8,113.20
6/20	Transfer into Account	NASDAQ INC COM	FROM E*TRADE SECURITIES LLC	58.000		2,993.96
6/20	Transfer into Account	NVIDIA CORPORATION	FROM E*TRADE SECURITIES LLC	5.000		2,190.40
6/20	Transfer into Account	SALESFORCE INC	FROM E*TRADE SECURITIES LLC	6.000		1,301.82
6/20	Transfer into Account	SCHWAB US BROAD MARKET ETF	FROM E*TRADE SECURITIES LLC	8.000		409.36
6/20	Transfer into Account	SCHWAB US DVD EQUITY ETF	FROM E*TRADE SECURITIES LLC	1.000		72.64
6/20	Transfer into Account	SCHWAB US LARGE-CAP ETF	FROM E*TRADE SECURITIES LLC	4.000		207.48
6/20	Transfer into Account	SCWAB U.S. LARGE-CAP VALUE	FROM E*TRADE SECURITIES LLC	1.000		66.55
6/20	Transfer into Account	SPDR S&P 500 ETF TRUST	FROM E*TRADE SECURITIES LLC	1.000		437.18
6/20	Transfer into Account	TESLA INC	FROM E*TRADE SECURITIES LLC	3.000		823.35
6/20	Transfer into Account	VANGUARD INFO TECH ETF	FROM E*TRADE SECURITIES LLC	1.000		437.00
6/20	Transfer into Account	VANGUARD S&P 500 ETF	FROM E*TRADE SECURITIES LLC	5.000		2,016.90
6/20	Transfer into Account	VANGUARD TTL STK MKT ETF	FROM E*TRADE SECURITIES LLC	1.000		218.18
6/20	Transfer into Account	VISA INC CL A	FROM E*TRADE SECURITIES LLC	1.000		226.47
TOTAL SECURITY TRANSFERS						\$31,265.03

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Account Summary

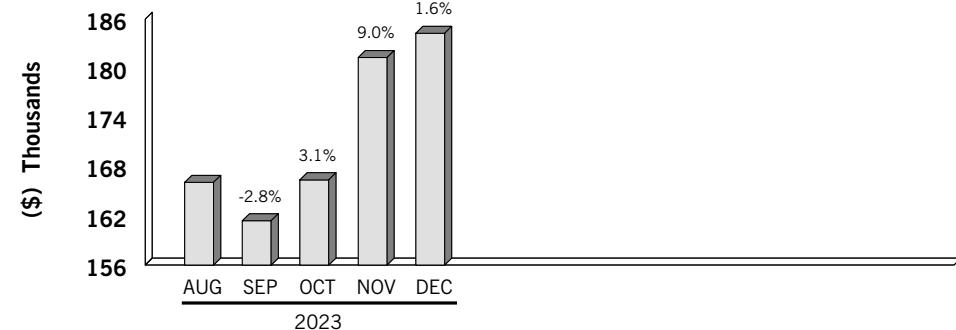
Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$181,366.73	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	2,956.86	18,927.89
TOTAL ENDING VALUE	\$184,323.59	\$184,323.59

MARKET VALUE OVER TIME

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

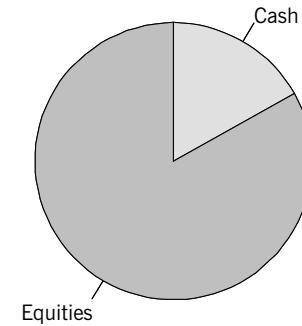


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$31,095.49	16.87
Equities	153,228.10	83.13
TOTAL VALUE	\$184,323.59	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$1,380.37	\$1,616.26
Savings and Time Deposits	29,357.33	29,479.23
Stocks	115,995.45	117,105.22
ETFs & CEFs	34,633.58	36,122.88
Total Assets	\$181,366.73	\$184,323.59
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$181,366.73	\$184,323.59

CASH FLOW

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$1,380.37	—
Purchases	(121.90)	(130,263.50)
Sales and Redemptions	—	51,914.49
Income and Distributions	357.79	1,218.99
Total Investment Related Activity	\$235.89	(\$77,130.02)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$1,616.26	\$1,616.26

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Qualified Dividends	\$150.75	\$281.97
Other Dividends	85.13	128.55
Interest	121.91	808.47
Income And Distributions	\$357.79	\$1,218.99
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$357.79	\$1,218.99

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 (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception To Date (as of 12/31/23)
Short-Term Gain	—	—	\$6,085.19
Short-Term (Loss)	—	(12.44)	—
Total Short-Term	—	(\$12.44)	\$6,085.19
Long-Term Gain	—	—	43,177.79
Long-Term (Loss)	—	—	(251.35)
Total Long-Term	—	—	\$42,926.44
TOTAL GAIN/(LOSS)	—	(\$12.44)	\$49,011.63

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1,616.26	—	\$0.16	0.010
CASH, BDP, AND MMFs	0.88%	\$1,616.26		\$0.16	

Account Detail

Active Assets Account
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	\$29,479.23	\$1,473.96	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	15.99%	\$29,479.23	\$1,473.96

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	\$147.410	\$1,044.50	\$1,474.10	\$429.60 ST		
	8/25/23	2.000	100.790	147.410	201.58	294.82	93.24 ST		
	9/21/23	5.000	96.780	147.410	483.90	737.05	253.15 ST		
	10/20/23	2.000	102.630	147.410	205.26	294.82	89.56 ST		
	10/27/23	4.000	96.645	147.410	386.58	589.64	203.06 ST		
	10/30/23	4.000	95.420	147.410	381.68	589.64	207.96 ST		
	Total	27.000			2,703.50	3,980.07	1,276.57 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities

AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	151.940	2,367.21	3,038.80	671.59 LT A
	7/14/20	3.352	149.165	151.940	500.00	509.30	9.30 LT A
	7/16/20	1.353	147.820	151.940	200.00	205.57	5.57 LT A
	7/23/20	3.354	149.076	151.940	500.00	509.61	9.61 LT A

Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	151.940	200.00	179.44	(20.56) LT A		
	9/4/20	2.515	159.046	151.940	400.00	382.13	(17.87) LT A		
	9/8/20	1.252	159.744	151.940	200.00	190.23	(9.77) LT A		
	9/11/20	1.291	154.919	151.940	200.00	196.15	(3.85) LT A		
	9/11/20	3.138	159.337	151.940	500.00	476.79	(23.21) LT A		
	9/17/20	2.015	148.883	151.940	300.00	306.16	6.16 LT A		
	9/18/20	1.362	146.843	151.940	200.00	206.94	6.94 LT A		
	9/21/20	2.080	144.231	151.940	300.00	316.04	16.04 LT A		
	9/23/20	1.335	149.813	151.940	200.00	202.84	2.84 LT A		
	10/30/20	1.322	151.286	151.940	200.00	200.86	0.86 LT A		
	11/2/20	1.610	149.068	151.940	240.00	244.62	4.62 LT A		
	1/29/21	0.624	160.256	151.940	100.00	94.81	(5.19) LT A		
	2/23/21	6.397	156.323	151.940	1,000.00	971.96	(28.04) LT A		
	2/25/21	1.486	153.607	151.940	228.26	225.78	(2.48) LT A		
	2/25/21	1.769	153.612	151.940	271.74	268.78	(2.96) LT A		
	3/18/21	1.980	151.515	151.940	300.00	300.84	0.84 LT A		
	7/29/21	2.921	171.174	151.940	500.00	443.82	(56.18) LT A		
	7/30/21	1.785	168.067	151.940	300.00	271.21	(28.79) LT A		
	10/4/21	1.883	159.320	151.940	300.00	286.10	(13.90) LT A		
	1/21/22	0.623	142.424	151.940	88.73	94.66	5.93 LT A		
	1/21/22	6.386	142.698	151.940	911.27	970.29	59.02 LT A		
	8/29/22	50.000	131.879	151.940	6,593.97	7,597.00	1,003.03 LT A		
	9/6/22	26.986	128.001	151.940	3,454.24	4,100.25	646.01 LT A		
	9/21/23	10.000	130.409	151.940	1,304.09	1,519.40	215.31 ST		
	Total	160.000			21,859.51	24,310.40	2,235.56 LT 215.31 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

APPLE INC (AAPL)	9/21/23	5.000	174.818	192.530	874.09	962.65	88.56 ST	4.80	0.50
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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	356.660	3,493.13	3,566.60	73.47 ST		
	10/6/23	4.000	347.878	356.660	1,391.51	1,426.64	35.13 ST		
	10/19/23	2.000	342.575	356.660	685.15	713.32	28.17 ST		
	10/20/23	1.000	337.500	356.660	337.50	356.66	19.16 ST		
	10/27/23	2.000	331.525	356.660	663.05	713.32	50.27 ST		
	Total	19.000			6,570.34	6,776.54	206.20 ST	—	—

Rating: Morningstar: 1; Asset Class: Equities

Account Detail

Active Assets Account
723-141489-222

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	376.040	550.32	2,256.24	1,705.92	LT A	
	4/30/18	2.000	93.750	376.040	187.50	752.08	564.58	LT A	
	5/3/18	2.000	93.200	376.040	186.40	752.08	565.68	LT A	
	6/22/18	2.000	99.815	376.040	199.63	752.08	552.45	LT A	
	6/25/18	8.000	99.155	376.040	793.24	3,008.32	2,215.08	LT A	
	6/27/18	2.000	97.755	376.040	195.51	752.08	556.57	LT A	
	8/15/18	1.000	107.600	376.040	107.60	376.04	268.44	LT A	
	8/22/18	1.000	106.220	376.040	106.22	376.04	269.82	LT A	
	9/6/18	1.000	108.200	376.040	108.20	376.04	267.84	LT A	
	10/15/18	1.000	107.690	376.040	107.69	376.04	268.35	LT A	
	11/12/18	2.000	106.855	376.040	213.71	752.08	538.37	LT A	
	11/19/18	2.000	103.935	376.040	207.87	752.08	544.21	LT A	
	11/20/18	2.000	102.200	376.040	204.40	752.08	547.68	LT A	
	12/10/18	2.000	105.725	376.040	211.45	752.08	540.63	LT A	
	12/14/18	1.000	106.340	376.040	106.34	376.04	269.70	LT A	
	12/17/18	2.000	104.325	376.040	208.65	752.08	543.43	LT A	
	12/17/18	3.000	102.880	376.040	308.64	1,128.12	819.48	LT A	
	12/20/18	2.000	99.700	376.040	199.40	752.08	552.68	LT A	
	12/21/18	2.000	97.825	376.040	195.65	752.08	556.43	LT A	
	1/3/19	2.000	97.760	376.040	195.52	752.08	556.56	LT A	
	1/31/19	2.000	103.965	376.040	207.93	752.08	544.15	LT A	
	5/2/19	1.000	125.710	376.040	125.71	376.04	250.33	LT A	
	5/9/19	1.000	124.260	376.040	124.26	376.04	251.78	LT A	
	5/23/19	1.000	125.680	376.040	125.68	376.04	250.36	LT A	
	6/3/19	1.000	122.070	376.040	122.07	376.04	253.97	LT A	
	6/25/19	1.000	132.850	376.040	132.85	376.04	243.19	LT A	
	8/2/19	1.000	135.690	376.040	135.69	376.04	240.35	LT A	
	9/24/19	1.000	137.340	376.040	137.34	376.04	238.70	LT A	
	10/2/19	1.000	135.990	376.040	135.99	376.04	240.05	LT A	
	10/18/19	1.000	137.790	376.040	137.79	376.04	238.25	LT A	
	10/18/19	1.000	138.210	376.040	138.21	376.04	237.83	LT A	
	10/22/19	1.000	137.850	376.040	137.85	376.04	238.19	LT A	
	10/23/19	1.000	136.110	376.040	136.11	376.04	239.93	LT A	
	10/23/19	1.000	136.330	376.040	136.33	376.04	239.71	LT A	
	10/23/19	1.000	136.370	376.040	136.37	376.04	239.67	LT A	
	2/11/20	1.000	183.870	376.040	183.87	376.04	192.17	LT A	
	2/20/20	1.000	182.870	376.040	182.87	376.04	193.17	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	376.040	179.53	376.04	196.51	LT A	
	2/21/20	1.000	180.550	376.040	180.55	376.04	195.49	LT A	
	2/24/20	1.000	171.210	376.040	171.21	376.04	204.83	LT A	
	2/24/20	2.000	166.580	376.040	333.16	752.08	418.92	LT A	
	2/25/20	1.000	173.570	376.040	173.57	376.04	202.47	LT A	
	2/26/20	1.000	169.000	376.040	169.00	376.04	207.04	LT A	
	2/26/20	9.000	169.000	376.040	1,521.00	3,384.36	1,863.36	LT A	
	2/27/20	2.000	161.375	376.040	322.75	752.08	429.33	LT A	
	2/27/20	2.000	163.380	376.040	326.76	752.08	425.32	LT A	
	2/27/20	2.000	164.070	376.040	328.14	752.08	423.94	LT A	
	2/28/20	2.000	152.810	376.040	305.62	752.08	446.46	LT A	
	2/28/20	2.000	155.950	376.040	311.90	752.08	440.18	LT A	
	3/3/20	1.000	162.670	376.040	162.67	376.04	213.37	LT A	
	3/3/20	1.000	166.160	376.040	166.16	376.04	209.88	LT A	
	3/6/20	2.000	160.140	376.040	320.28	752.08	431.80	LT A	
	3/9/20	2.000	151.100	376.040	302.20	752.08	449.88	LT A	
	3/9/20	2.000	153.240	376.040	306.48	752.08	445.60	LT A	
	3/12/20	2.000	147.710	376.040	295.42	752.08	456.66	LT A	
	3/16/20	2.000	142.970	376.040	285.94	752.08	466.14	LT A	
	5/27/20	20.000	177.948	376.040	3,558.95	7,520.80	3,961.85	LT A	
	5/27/20	20.000	178.760	376.040	3,575.20	7,520.80	3,945.60	LT A	
	6/11/20	1.000	188.720	376.040	188.72	376.04	187.32	LT A	
	7/23/20	1.000	203.020	376.040	203.02	376.04	173.02	LT A	
	7/27/20	5.000	203.110	376.040	1,015.55	1,880.20	864.65	LT A	
	7/31/20	1.000	200.260	376.040	200.26	376.04	175.78	LT A	
	9/3/20	1.000	224.050	376.040	224.05	376.04	151.99	LT A	
	9/3/20	1.000	224.180	376.040	224.18	376.04	151.86	LT A	
	9/4/20	1.000	207.100	376.040	207.10	376.04	168.94	LT A	
	9/4/20	1.000	209.140	376.040	209.14	376.04	166.90	LT A	
	9/4/20	6.000	208.500	376.040	1,251.00	2,256.24	1,005.24	LT A	
	9/8/20	1.000	206.380	376.040	206.38	376.04	169.66	LT A	
	9/11/20	1.000	202.160	376.040	202.16	376.04	173.88	LT A	
	9/11/20	1.000	202.170	376.040	202.17	376.04	173.87	LT A	
	9/11/20	1.000	206.910	376.040	206.91	376.04	169.13	LT A	
	9/17/20	2.000	201.965	376.040	403.93	752.08	348.15	LT A	
	9/17/20	2.000	202.450	376.040	404.90	752.08	347.18	LT A	
	9/18/20	2.000	198.360	376.040	396.72	752.08	355.36	LT A	

Morgan Stanley

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	376.040	393.06	752.08	359.02 LT A		
	9/23/20	1.000	201.150	376.040	201.15	376.04	174.89 LT A		
	10/26/20	1.000	209.380	376.040	209.38	376.04	166.66 LT A		
	2/23/21	1.000	231.270	376.040	231.27	376.04	144.77 LT A		
	3/3/21	1.000	227.540	376.040	227.54	376.04	148.50 LT A		
	9/20/21	1.000	290.250	376.040	290.25	376.04	85.79 LT A		
	11/30/21	1.000	331.780	376.040	331.78	376.04	44.26 LT A		
	12/3/21	1.000	319.840	376.040	319.84	376.04	56.20 LT A		
	12/3/21	1.000	325.260	376.040	325.26	376.04	50.78 LT A		
	1/5/22	1.000	319.020	376.040	319.02	376.04	57.02 LT A		
	1/10/22	1.000	309.770	376.040	309.77	376.04	66.27 LT A		
	1/13/22	1.000	305.520	376.040	305.52	376.04	70.52 LT A		
	2/4/22	1.000	305.150	376.040	305.15	376.04	70.89 LT A		
	8/29/22	5.000	266.740	376.040	1,333.70	1,880.20	546.50 LT A		
	8/18/23	1.000	314.530	376.040	314.53	376.04	61.51 ST		
	8/18/23	9.000	313.960	376.040	2,825.64	3,384.36	558.72 ST		
	9/21/23	2.000	320.960	376.040	641.92	752.08	110.16 ST		
	Total	201.000			34,958.32	75,584.04	39,895.33 LT 730.39 ST	603.00	0.80

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

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	486.880	872.50	973.76	101.26 LT A
	9/23/20	1.000	471.000	486.880	471.00	486.88	15.88 LT A
	10/21/20	1.000	491.130	486.880	491.13	486.88	(4.25) LT A
	1/21/22	1.000	397.900	486.880	397.90	486.88	88.98 LT A
	Total	5.000			2,232.53	2,434.40	201.87 LT

Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities

PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	169.840	1,597.04	1,698.40	101.36 ST
	10/17/23	4.000	160.718	169.840	642.87	679.36	36.49 ST
	10/20/23	4.000	161.015	169.840	644.06	679.36	35.30 ST
	Total	18.000			2,883.97	3,057.12	173.15 ST

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/05/24; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	63.53%	\$72,082.26	\$117,105.22	\$42,332.76 LT \$2,690.18 ST	\$698.88	0.60%

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

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Account Detail

Active Assets Account 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.

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2023

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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	436.800	280.07	436.80	156.73	LT A		
	8/25/23	5.000	401.810	436.800	2,009.05	2,184.00	174.95	ST		
	9/21/23	10.000	399.620	436.800	3,996.20	4,368.00	371.80	ST		
	9/25/23	2.000	398.395	436.800	796.79	873.60	76.81	ST		
	10/2/23	8.000	392.420	436.800	3,139.36	3,494.40	355.04	ST		
	10/6/23	4.000	394.700	436.800	1,578.80	1,747.20	168.40	ST		
	10/9/23	1.000	394.170	436.800	394.17	436.80	42.63	ST		
	10/17/23	1.000	399.680	436.800	399.68	436.80	37.12	ST		
	10/19/23	2.000	397.195	436.800	794.39	873.60	79.21	ST		
	10/20/23	1.000	389.720	436.800	389.72	436.80	47.08	ST		
	10/27/23	2.000	377.060	436.800	754.12	873.60	119.48	ST		
	Total	37.000			14,532.35	16,161.60	156.73	LT	235.21	1.46
<i>1,472.52 ST</i>										
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	237.220	153.88	237.22	83.34	LT A	3.41	1.44
<i>Next Dividend Payable 03/2024; Asset Class: Equities</i>										
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	70.280	1,292.53	1,405.60	113.07	ST		
	10/20/23	4.000	63.308	70.280	253.23	281.12	27.89	ST		
	Total	24.000			1,545.76	1,686.72	140.96	ST	29.40	1.74
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>										
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS					\$32,134.19	\$36,122.88	\$593.68 LT	\$479.29	1.33%	
							\$3,395.01 ST			
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
TOTAL VALUE					\$104,216.45	\$184,323.59	\$42,926.44 LT	\$2,652.29	1.44%	
							\$6,085.19 ST			

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

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,616.26	—	—	—	—	—
Savings and Time Deposits	29,479.23	—	—	—	—	—
Stocks	—	\$117,105.22	—	—	—	—
ETFs & CEFs	—	36,122.88	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$31,095.49	\$153,228.10	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/11		Dividend	SCWAB U.S. LARGE-CAP VALUE				\$1.44
12/11		Dividend	SCHWAB US DVD EQUITY ETF				0.74
12/11		Dividend	SCHWAB US LARGE-CAP ETF				0.45
12/11		Dividend	SCHWAB US BROAD MARKET ETF				0.45
12/14		Qualified Dividend	MICROSOFT CORP				150.75
12/20		Dividend	FIDELITY MSCI INFO TECH				1.30
12/22		Dividend	VANGUARD INFO TECH ETF				7.95
12/26		Dividend	VANGUARD S&P 500 ETF				66.64
12/27		Dividend	VANGUARD TTL STK MKT ETF				1.00
12/28		Dividend	WISDOMTREE TR US QLTY DIV GRT				5.16
12/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EBO			121.90
12/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.01
12/29	12/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(121.90)
NET CREDITS/(DEBITS)							\$235.89

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/11	Automatic Investment	BANK DEPOSIT PROGRAM	\$3.08
12/14	Automatic Investment	BANK DEPOSIT PROGRAM	150.75
12/20	Automatic Investment	BANK DEPOSIT PROGRAM	1.30
12/22	Automatic Investment	BANK DEPOSIT PROGRAM	7.95
12/26	Automatic Investment	BANK DEPOSIT PROGRAM	66.64
12/27	Automatic Investment	BANK DEPOSIT PROGRAM	1.00
12/28	Automatic Investment	BANK DEPOSIT PROGRAM	5.16

Account Detail

Active Assets Account
723-141489-222 ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY (CONTINUED)

Activity	Date	Activity Type	Description	Credits/(Debits)
	12/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD				\$235.89

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

2023 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)
8/8	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	\$78,671.00
8/16	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	0.28
8/18	Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC	75.00

TOTAL ELECTRONIC TRANSFERS (CREDITS) **\$78,746.28**

TOTAL CASH RELATED ACTIVITY **\$78,746.28**

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**

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Account Summary

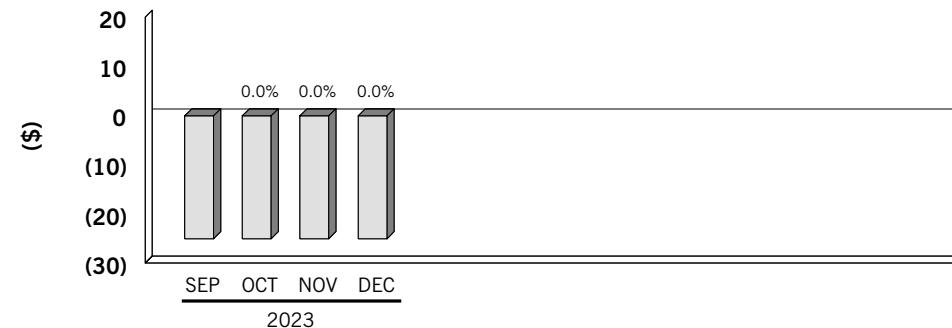
Retirement Account
723-140644-222
Traditional IRA

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$25.00	—
Credits	—	—
Debits	—	(25.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	—	(\$25.00)
Change in Value	—	—
TOTAL ENDING VALUE	\$25.00	(\$25.00)

MARKET VALUE OVER TIME

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



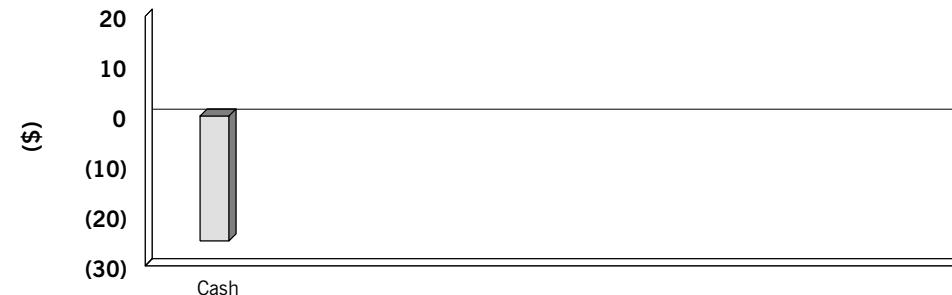
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$(25.00)	100.00
TOTAL VALUE	\$(25.00)	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

Retirement Account
723-140644-222
Traditional IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 12/31/23)
Total Assets	—	—
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	\$25.00	\$25.00
TOTAL VALUE	\$25.00	\$25.00

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL INCOME AND DISTRIBUTIONS	—	—

RETIREMENT RECAP

2023 Fair Market Value (includes accrued interest): \$(25.00)

	2022	2023 (year-to-date)	Historical
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Contributions

No Contributions For This Account — — —

Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)

Under Age 50	6,000.00	6,500.00	Not Applicable
Age 50 and Over	7,000.00	7,500.00	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 (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	\$(25.00)	—
Total Investment Related Activity	—	—
Other Debits	—	(25.00)
Total Cash Related Activity	—	\$(25.00)
CLOSING CASH, BDP, MMFs	\$(25.00)	\$(25.00)

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH		\$ (25.00)			
CASH, BDP, AND MMFs	100.00%	\$ (25.00)			
Total Cash, BDP, MMFs		\$0.00			
Total Cash, BDP, MMFs (Debit)		\$ (25.00)			
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest Current Yield %
TOTAL VALUE	100.00%	—	\$ (25.00)	N/A	— —

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.

Account Detail	Retirement Account 723-140644-222 Traditional IRA	ARNAB GHOSH
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ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(25.00)	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$(25.00)	—	—	—	—	—

MESSAGES

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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.

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.

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;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o 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

Retirement Account
723-140644-222
Traditional IRA

2023 IRA Fair Market Value - 5498

This information is being furnished to the Internal Revenue Service ("IRS").

Morgan Stanley Smith Barney LLC is required by law to report the calendar year end Fair Market Value ("FMV") of an IRA, along with the FMV and type(s) of certain specified assets/hard-to-value assets held in an IRA to the Internal Revenue Service ("IRS") and to IRA holders.

For purposes of this reporting requirement, the "2023 Fair Market Value," along with the "2023 Fair Market Value of Certain Specified Assets" and the "Type of specified asset" (if applicable) reported on this Year-End Statement will serve as your written notification of this FMV information in compliance with IRS requirements and will be sent to the IRS electronically, on IRS Form 5498, along with your name, address, and tax identification number (e.g., Social Security Number).

If we receive an adjusted year-end value for any investments (e.g., custodial annuities) held within this IRA, your FMV information may change. Any changes to the FMV information will be reflected on your next statement and reported electronically to the IRS. Please note, however, that a second notice (on IRS Form 5498) will be provided to you if you make any reportable contributions to your IRA for 2023, including, for example, individual contributions made on or before April 15, 2024, that are designated as 2023 contributions, as well as rollovers, recharacterizations, and, if applicable, Roth conversions made to your IRA on or before December 31, 2023.

Update to Mailing Name on Account Statements

Effective January 1, 2024, there may be a change to the mailing name on your account statement to include the names of all account owners, if applicable.

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Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/23)	\$166,440.76
Ending Total Value (as of 11/30/23)	\$181,366.73
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

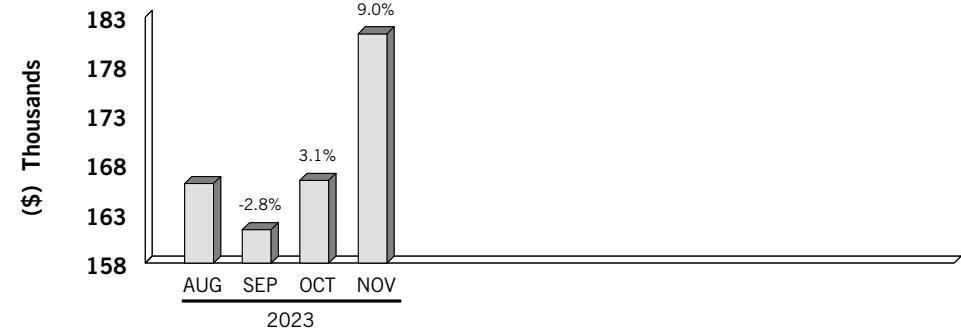
Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$166,440.76	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	14,925.97	15,971.03
TOTAL ENDING VALUE	\$181,366.73	\$181,366.73

MARKET VALUE OVER TIME

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

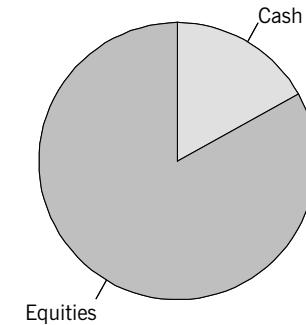


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$30,737.70	16.95
Equities	150,629.03	83.05
TOTAL VALUE	\$181,366.73	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$1,756.94	\$1,380.37
Savings and Time Deposits	29,239.84	29,357.33
Stocks	104,250.62	115,995.45
ETFs & CEFs	31,575.04	34,633.58
Net Unsettled Purchases/Sales	(381.68)	—
Total Assets	\$166,440.76	\$181,366.73
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$166,440.76	\$181,366.73

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
Qualified Dividends	\$2.70	\$131.22
Other Dividends	2.40	43.42
Interest	117.50	686.56
Income And Distributions	\$122.60	\$861.20
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$122.60	\$861.20

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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$1,756.94	—
Purchases	(117.49)	(130,141.60)
Sales and Redemptions	—	51,914.49
Prior Net Unsettled Purch/Sales	(381.68)	N/A
Income and Distributions	122.60	861.20
Total Investment Related Activity	(\$376.57)	(\$77,365.91)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$1,380.37	\$1,380.37

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/23-11/30/23)	Realized This Year (1/1/23-11/30/23)	Unrealized Inception to Date (as of 11/30/23)
Short-Term Gain	—	—	\$3,985.63
Short-Term (Loss)	—	(12.44)	—
Total Short-Term	—	(\$12.44)	\$3,985.63
Long-Term Gain	—	—	42,916.37
Long-Term (Loss)	—	—	(489.44)
Total Long-Term	—	—	\$42,426.93
TOTAL GAIN/(LOSS)	—	(\$12.44)	\$46,412.56

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1,380.37	—	\$0.14	0.010
CASH, BDP, AND MMFs	0.76%	\$1,380.37		\$0.14	

Account Detail

Active Assets Account
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	\$29,357.33	\$1,467.87	5.00
Asset Class: Cash			
Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	16.19%	\$29,357.33	\$1,467.87

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	\$121.160	\$1,044.50	\$1,211.60	\$167.10	ST	
	8/25/23	2.000	100.790	121.160	201.58	242.32	40.74	ST	
	9/21/23	5.000	96.780	121.160	483.90	605.80	121.90	ST	
	10/20/23	2.000	102.630	121.160	205.26	242.32	37.06	ST	
	10/27/23	4.000	96.645	121.160	386.58	484.64	98.06	ST	
	10/30/23	4.000	95.420	121.160	381.68	484.64	102.96	ST	
	Total	27.000			2,703.50	3,271.32	567.82	ST	— —

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	146.090	2,367.21	2,921.80	554.59	LT A
	7/14/20	3.352	149.165	146.090	500.00	489.69	(10.31)	LT A
	7/16/20	1.353	147.820	146.090	200.00	197.66	(2.34)	LT A
	7/23/20	3.354	149.076	146.090	500.00	489.99	(10.01)	LT A

Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	146.090	200.00	172.53	(27.47) LT A		
	9/4/20	2.515	159.046	146.090	400.00	367.42	(32.58) LT A		
	9/8/20	1.252	159.744	146.090	200.00	182.90	(17.10) LT A		
	9/11/20	1.291	154.919	146.090	200.00	188.60	(11.40) LT A		
	9/11/20	3.138	159.337	146.090	500.00	458.43	(41.57) LT A		
	9/17/20	2.015	148.883	146.090	300.00	294.37	(5.63) LT A		
	9/18/20	1.362	146.843	146.090	200.00	198.97	(1.03) LT A		
	9/21/20	2.080	144.231	146.090	300.00	303.87	3.87 LT A		
	9/23/20	1.335	149.813	146.090	200.00	195.03	(4.97) LT A		
	10/30/20	1.322	151.286	146.090	200.00	193.13	(6.87) LT A		
	11/2/20	1.610	149.068	146.090	240.00	235.20	(4.80) LT A		
	1/29/21	0.624	160.256	146.090	100.00	91.16	(8.84) LT A		
	2/23/21	6.397	156.323	146.090	1,000.00	934.54	(65.46) LT A		
	2/25/21	1.486	153.607	146.090	228.26	217.09	(11.17) LT A		
	2/25/21	1.769	153.612	146.090	271.74	258.43	(13.31) LT A		
	3/18/21	1.980	151.515	146.090	300.00	289.26	(10.74) LT A		
	7/29/21	2.921	171.174	146.090	500.00	426.73	(73.27) LT A		
	7/30/21	1.785	168.067	146.090	300.00	260.77	(39.23) LT A		
	10/4/21	1.883	159.320	146.090	300.00	275.09	(24.91) LT A		
	1/21/22	0.623	142.424	146.090	88.73	91.01	2.28 LT A		
	1/21/22	6.386	142.698	146.090	911.27	932.93	21.66 LT A		
	8/29/22	50.000	131.879	146.090	6,593.97	7,304.50	710.53 LT A		
	9/6/22	26.986	128.001	146.090	3,454.24	3,942.38	488.14 LT A		
	9/21/23	10.000	130.409	146.090	1,304.09	1,460.90	156.81 ST		
	Total	160.000			21,859.51	23,374.40	1,358.06 LT 156.81 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

APPLE INC (AAPL)

Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2024; Asset Class: Equities

BERKSHIRE HATHAWAY CL-B NEW (BRK'B)

9/21/23	5.000	174.818	189.950	874.09	949.75	75.66 ST	4.80	0.51
10/2/23	10.000	349.313	360.000	3,493.13	3,600.00	106.87 ST		
10/6/23	4.000	347.878	360.000	1,391.51	1,440.00	48.49 ST		
10/19/23	2.000	342.575	360.000	685.15	720.00	34.85 ST		
10/20/23	1.000	337.500	360.000	337.50	360.00	22.50 ST		
10/27/23	2.000	331.525	360.000	663.05	720.00	56.95 ST		
Total	19.000			6,570.34	6,840.00	269.66 ST	—	—

Rating: Morningstar: 1; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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Account Detail		Active Assets Account			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	378.910	550.32	2,273.46	1,723.14 LT A		
	4/30/18	2.000	93.750	378.910	187.50	757.82	570.32 LT A		
	5/3/18	2.000	93.200	378.910	186.40	757.82	571.42 LT A		
	6/22/18	2.000	99.815	378.910	199.63	757.82	558.19 LT A		
	6/25/18	8.000	99.155	378.910	793.24	3,031.28	2,238.04 LT A		
	6/27/18	2.000	97.755	378.910	195.51	757.82	562.31 LT A		
	8/15/18	1.000	107.600	378.910	107.60	378.91	271.31 LT A		
	8/22/18	1.000	106.220	378.910	106.22	378.91	272.69 LT A		
	9/6/18	1.000	108.200	378.910	108.20	378.91	270.71 LT A		
	10/15/18	1.000	107.690	378.910	107.69	378.91	271.22 LT A		
	11/12/18	2.000	106.855	378.910	213.71	757.82	544.11 LT A		
	11/19/18	2.000	103.935	378.910	207.87	757.82	549.95 LT A		
	11/20/18	2.000	102.200	378.910	204.40	757.82	553.42 LT A		
	12/10/18	2.000	105.725	378.910	211.45	757.82	546.37 LT A		
	12/14/18	1.000	106.340	378.910	106.34	378.91	272.57 LT A		
	12/17/18	2.000	104.325	378.910	208.65	757.82	549.17 LT A		
	12/17/18	3.000	102.880	378.910	308.64	1,136.73	828.09 LT A		
	12/20/18	2.000	99.700	378.910	199.40	757.82	558.42 LT A		
	12/21/18	2.000	97.825	378.910	195.65	757.82	562.17 LT A		
	1/3/19	2.000	97.760	378.910	195.52	757.82	562.30 LT A		
	1/31/19	2.000	103.965	378.910	207.93	757.82	549.89 LT A		
	5/2/19	1.000	125.710	378.910	125.71	378.91	253.20 LT A		
	5/9/19	1.000	124.260	378.910	124.26	378.91	254.65 LT A		
	5/23/19	1.000	125.680	378.910	125.68	378.91	253.23 LT A		
	6/3/19	1.000	122.070	378.910	122.07	378.91	256.84 LT A		
	6/25/19	1.000	132.850	378.910	132.85	378.91	246.06 LT A		
	8/2/19	1.000	135.690	378.910	135.69	378.91	243.22 LT A		
	9/24/19	1.000	137.340	378.910	137.34	378.91	241.57 LT A		
	10/2/19	1.000	135.990	378.910	135.99	378.91	242.92 LT A		
	10/18/19	1.000	137.790	378.910	137.79	378.91	241.12 LT A		
	10/18/19	1.000	138.210	378.910	138.21	378.91	240.70 LT A		
	10/22/19	1.000	137.850	378.910	137.85	378.91	241.06 LT A		
	10/23/19	1.000	136.110	378.910	136.11	378.91	242.80 LT A		
	10/23/19	1.000	136.330	378.910	136.33	378.91	242.58 LT A		
	10/23/19	1.000	136.370	378.910	136.37	378.91	242.54 LT A		
	2/11/20	1.000	183.870	378.910	183.87	378.91	195.04 LT A		
	2/20/20	1.000	182.870	378.910	182.87	378.91	196.04 LT A		

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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Account Detail

Active Assets Account
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	378.910	179.53	378.91	199.38 LT A		
	2/21/20	1.000	180.550	378.910	180.55	378.91	198.36 LT A		
	2/24/20	1.000	171.210	378.910	171.21	378.91	207.70 LT A		
	2/24/20	2.000	166.580	378.910	333.16	757.82	424.66 LT A		
	2/25/20	1.000	173.570	378.910	173.57	378.91	205.34 LT A		
	2/26/20	1.000	169.000	378.910	169.00	378.91	209.91 LT A		
	2/26/20	9.000	169.000	378.910	1,521.00	3,410.19	1,889.19 LT A		
	2/27/20	2.000	161.375	378.910	322.75	757.82	435.07 LT A		
	2/27/20	2.000	163.380	378.910	326.76	757.82	431.06 LT A		
	2/27/20	2.000	164.070	378.910	328.14	757.82	429.68 LT A		
	2/28/20	2.000	152.810	378.910	305.62	757.82	452.20 LT A		
	2/28/20	2.000	155.950	378.910	311.90	757.82	445.92 LT A		
	3/3/20	1.000	162.670	378.910	162.67	378.91	216.24 LT A		
	3/3/20	1.000	166.160	378.910	166.16	378.91	212.75 LT A		
	3/6/20	2.000	160.140	378.910	320.28	757.82	437.54 LT A		
	3/9/20	2.000	151.100	378.910	302.20	757.82	455.62 LT A		
	3/9/20	2.000	153.240	378.910	306.48	757.82	451.34 LT A		
	3/12/20	2.000	147.710	378.910	295.42	757.82	462.40 LT A		
	3/16/20	2.000	142.970	378.910	285.94	757.82	471.88 LT A		
	5/27/20	20.000	177.948	378.910	3,558.95	7,578.20	4,019.25 LT A		
	5/27/20	20.000	178.760	378.910	3,575.20	7,578.20	4,003.00 LT A		
	6/11/20	1.000	188.720	378.910	188.72	378.91	190.19 LT A		
	7/23/20	1.000	203.020	378.910	203.02	378.91	175.89 LT A		
	7/27/20	5.000	203.110	378.910	1,015.55	1,894.55	879.00 LT A		
	7/31/20	1.000	200.260	378.910	200.26	378.91	178.65 LT A		
	9/3/20	1.000	224.050	378.910	224.05	378.91	154.86 LT A		
	9/3/20	1.000	224.180	378.910	224.18	378.91	154.73 LT A		
	9/4/20	1.000	207.100	378.910	207.10	378.91	171.81 LT A		
	9/4/20	1.000	209.140	378.910	209.14	378.91	169.77 LT A		
	9/4/20	6.000	208.500	378.910	1,251.00	2,273.46	1,022.46 LT A		
	9/8/20	1.000	206.380	378.910	206.38	378.91	172.53 LT A		
	9/11/20	1.000	202.160	378.910	202.16	378.91	176.75 LT A		
	9/11/20	1.000	202.170	378.910	202.17	378.91	176.74 LT A		
	9/11/20	1.000	206.910	378.910	206.91	378.91	172.00 LT A		
	9/17/20	2.000	201.965	378.910	403.93	757.82	353.89 LT A		
	9/17/20	2.000	202.450	378.910	404.90	757.82	352.92 LT A		
	9/18/20	2.000	198.360	378.910	396.72	757.82	361.10 LT A		

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	378.910	393.06	757.82	364.76 LT A		
	9/23/20	1.000	201.150	378.910	201.15	378.91	177.76 LT A		
	10/26/20	1.000	209.380	378.910	209.38	378.91	169.53 LT A		
	2/23/21	1.000	231.270	378.910	231.27	378.91	147.64 LT A		
	3/3/21	1.000	227.540	378.910	227.54	378.91	151.37 LT A		
	9/20/21	1.000	290.250	378.910	290.25	378.91	88.66 LT A		
	11/30/21	1.000	331.780	378.910	331.78	378.91	47.13 LT A		
	12/3/21	1.000	319.840	378.910	319.84	378.91	59.07 LT A		
	12/3/21	1.000	325.260	378.910	325.26	378.91	53.65 LT A		
	1/5/22	1.000	319.020	378.910	319.02	378.91	59.89 LT A		
	1/10/22	1.000	309.770	378.910	309.77	378.91	69.14 LT A		
	1/13/22	1.000	305.520	378.910	305.52	378.91	73.39 LT A		
	2/4/22	1.000	305.150	378.910	305.15	378.91	73.76 LT A		
	8/29/22	5.000	266.740	378.910	1,333.70	1,894.55	560.85 LT A		
	8/18/23	1.000	314.530	378.910	314.53	378.91	64.38 ST		
	8/18/23	9.000	313.960	378.910	2,825.64	3,410.19	584.55 ST		
	9/21/23	2.000	320.960	378.910	641.92	757.82	115.90 ST		
	Total	201.000			34,958.32	76,160.91	40,437.76 LT 764.83 ST	603.00	0.79

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/14/23; Asset Class: Equities

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	473.970	872.50	947.94	75.44 LT A
	9/23/20	1.000	471.000	473.970	471.00	473.97	2.97 LT A
	10/21/20	1.000	491.130	473.970	491.13	473.97	(17.16) LT A
	1/21/22	1.000	397.900	473.970	397.90	473.97	76.07 LT A
	Total	5.000			2,232.53	2,369.85	137.32 LT

Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities

PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	168.290	1,597.04	1,682.90	85.86 ST
	10/17/23	4.000	160.718	168.290	642.87	673.16	30.29 ST
	10/20/23	4.000	161.015	168.290	644.06	673.16	29.10 ST
	Total	18.000			2,883.97	3,029.22	145.25 ST

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/05/24; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	63.96%	\$72,082.26	\$115,995.45	\$41,933.14 LT \$1,980.03 ST	\$698.88	0.60%

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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Account Detail

Active Assets Account 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.

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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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	419.400	280.07	419.40	139.33	LT A		
	8/25/23	5.000	401.810	419.400	2,009.05	2,097.00	87.95	ST		
	9/21/23	10.000	399.620	419.400	3,996.20	4,194.00	197.80	ST		
	9/25/23	2.000	398.395	419.400	796.79	838.80	42.01	ST		
	10/2/23	8.000	392.420	419.400	3,139.36	3,355.20	215.84	ST		
	10/6/23	4.000	394.700	419.400	1,578.80	1,677.60	98.80	ST		
	10/9/23	1.000	394.170	419.400	394.17	419.40	25.23	ST		
	10/17/23	1.000	399.680	419.400	399.68	419.40	19.72	ST		
	10/19/23	2.000	397.195	419.400	794.39	838.80	44.41	ST		
	10/20/23	1.000	389.720	419.400	389.72	419.40	29.68	ST		
	10/27/23	2.000	377.060	419.400	754.12	838.80	84.68	ST		
	Total	37.000			14,532.35	15,517.80	139.33	LT	230.44	
							846.12	ST	1.49	
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	226.260	153.88	226.26	72.38	LT A	3.34	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>										
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	67.340	1,292.53	1,346.80	54.27	ST		
	10/20/23	4.000	63.308	67.340	253.23	269.36	16.13	ST		
	Total	24.000			1,545.76	1,616.16	70.40	ST	29.76	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>										
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS					\$32,134.19	\$34,633.58	\$493.79 LT \$2,005.60 ST	\$471.73	1.36%	
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
TOTAL VALUE					\$104,216.45	\$181,366.73	\$42,426.93 LT \$3,985.63 ST	\$2,638.62	1.46%	
<i>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.</i>										
<i>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.</i>										

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

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,380.37	—	—	—	—	—
Savings and Time Deposits	29,357.33	—	—	—	—	—
Stocks	—	\$115,995.45	—	—	—	—
ETFs & CEFs	—	34,633.58	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$30,737.70	\$150,629.03	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/10		Qualified Dividend	COCA COLA CONSOLIDATED INC				\$1.50
11/16		Qualified Dividend	APPLE INC				1.20
11/29		Dividend	WISDOMTREE TR US QLTY DIV GRT				2.40
11/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EB0			117.49
11/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.01
11/30	11/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(117.49)
NET CREDITS/(DEBITS)							\$5.11

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/1	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(381.68)
11/10	Automatic Investment	BANK DEPOSIT PROGRAM	1.50
11/16	Automatic Investment	BANK DEPOSIT PROGRAM	1.20
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	2.40
11/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			\$(376.57)

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.

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Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/23)	\$42,636.61
Ending Total Value (as of 11/30/23)	\$46,867.94
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

#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

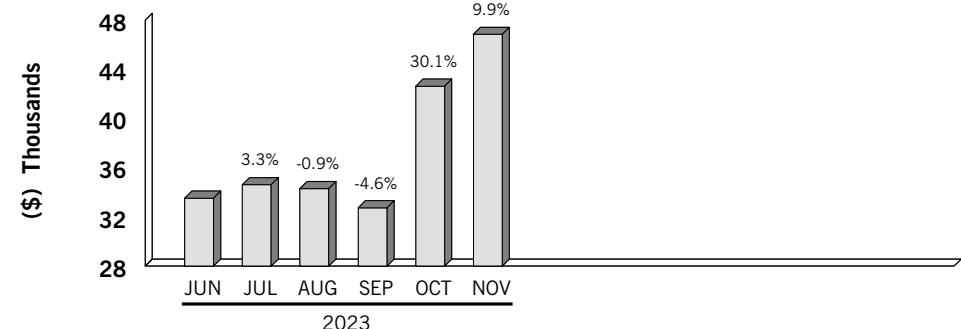
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$42,636.61	—
Credits	—	15,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	—	\$43,560.15
Change in Value	4,231.33	3,307.79
TOTAL ENDING VALUE	\$46,867.94	\$46,867.94

MARKET VALUE OVER TIME

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

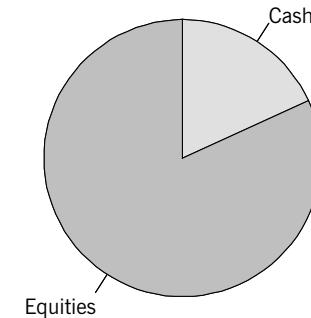


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$8,516.95	18.17
Equities	38,350.99	81.83
TOTAL VALUE	\$46,867.94	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
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$8,516.88	\$8,516.95
Stocks	28,962.88	32,681.58
ETFs & CEFs	5,156.85	5,669.41
Total Assets	\$42,636.61	\$46,867.94
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$42,636.61	\$46,867.94

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
Qualified Dividends	\$5.95	\$51.58
Other Dividends	—	29.74
Interest	0.07	0.18
Income And Distributions	\$6.02	\$81.50
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$6.02	\$81.50

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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$8,516.88	—
Purchases	—	(4,441.83)
Dividend Reinvestments	(5.95)	(60.88)
Sales and Redemptions	—	643.04
Income and Distributions	6.02	81.50
Total Investment Related Activity	\$0.07	(\$3,778.17)
Electronic Transfers-Credits	—	15,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	—	\$12,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,516.95	\$8,516.95

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/23-11/30/23)	Realized This Year (1/1/23-11/30/23)	Unrealized Inception to Date (as of 11/30/23)
Short-Term Gain	—	—	\$574.18
Short-Term (Loss)	—	(10.56)	(0.42)
Total Short-Term	—	(\$10.56)	\$573.76
Long-Term Gain	—	—	4,551.90
Long-Term (Loss)	—	—	(987.04)
Total Long-Term	—	—	\$3,564.86
TOTAL GAIN/(LOSS)	—	(\$10.56)	\$4,138.62
Disallowed Loss	—	\$0.01	

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$8,516.95	—	\$0.85	0.010
CASH, BDP, AND MMFs	18.17%	\$8,516.95		\$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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$611.010	\$651.52	\$611.01	\$40.51) LT A		
	12/16/21	1.000	561.120	611.010	561.12	611.01	49.89 LT A		
	Total	2.000			1,212.64	1,222.02	9.38 LT	—	—

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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Account Detail

Active Assets Account
723-140755-222

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Account Detail

Active Assets Account
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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	313.490	334.83	313.49	(21.34)	LT A	
	3/24/22	1.000	315.730	313.490	315.73	313.49	(2.24)	LT A	
	4/22/22	1.000	303.760	313.490	303.76	313.49	9.73	LT A	
	9/16/22	1.000	275.690	313.490	275.69	313.49	37.80	LT A	
	9/20/22	1.000	272.590	313.490	272.59	313.49	40.90	LT A	
	Purchases	5.000			1,502.60	1,567.45	64.85	LT	
Short Term Reinvestments		0.032			10.45	10.03	(0.42)	ST	
	Total	5.032			1,513.05	1,577.48	64.85	LT	42.07
							(0.42)	ST	2.67

Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/14/23; Asset Class: Equities

LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	198.830	219.14	198.83	(20.31) LT A
	4/22/22	1.000	199.670	198.830	199.67	198.83	(0.84) LT A
	9/16/22	1.000	191.510	198.830	191.51	198.83	7.32 LT A
	9/20/22	1.000	189.270	198.830	189.27	198.83	9.56 LT A
	Purchases	4.000			799.59	795.32	(4.27) LT
Short Term Reinvestments		0.023			4.40	4.57	0.17 ST
	Total	4.023			803.99	799.89	(4.27) LT
							0.17 ST
							17.70
							2.21

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities

MASTERCARD INC CL A (MA)	<u>10/27/21</u>	1.000	338.270	413.830	338.27	413.83	75.56	LT	A
	Purchases	1.000			338.27	413.83	75.56	LT	
Short Term Reinvestments		0.002			0.57	0.83	0.26	ST	
	Total	1.002			338.84	414.66	75.56	LT	2.28 0.55

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities

META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	327.150	353.35	327.15	(26.20) LT A
	9/20/21	1.000	355.810	327.150	355.81	327.15	(28.66) LT A
	9/28/21	1.000	339.820	327.150	339.82	327.15	(12.67) LT A
	9/28/21	1.000	341.980	327.150	341.98	327.15	(14.83) LT A
	10/4/21	1.000	323.670	327.150	323.67	327.15	3.48 LT A
	10/22/21	2.000	323.010	327.150	646.02	654.30	8.28 LT A
	<u>10/26/21</u>	<u>2.000</u>	<u>311.685</u>	<u>327.150</u>	<u>623.37</u>	<u>654.30</u>	<u>30.93 LT A</u>
Total		9.000		2,984.02	2,944.35	(39.67) LT	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

Account Detail

Active Assets Account
723-140755-222

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	378.910	596.74	757.82	161.08	LT A	
	9/28/21	1.000	284.770	378.910	284.77	378.91	94.14	LT A	
	9/29/21	1.000	284.790	378.910	284.79	378.91	94.12	LT A	
	10/4/21	1.000	280.790	378.910	280.79	378.91	98.12	LT A	
	11/23/21	2.000	334.960	378.910	669.92	757.82	87.90	LT A	
	11/26/21	1.000	331.490	378.910	331.49	378.91	47.42	LT A	
	12/3/21	1.000	318.700	378.910	318.70	378.91	60.21	LT A	
	12/20/21	1.000	319.020	378.910	319.02	378.91	59.89	LT A	
	1/24/22	1.000	291.870	378.910	291.87	378.91	87.04	LT A	
	3/4/22	2.000	290.890	378.910	581.78	757.82	176.04	LT A	
	4/6/22	2.000	298.160	378.910	596.32	757.82	161.50	LT A	
	4/12/22	1.000	281.870	378.910	281.87	378.91	97.04	LT A	
	4/22/22	1.000	277.390	378.910	277.39	378.91	101.52	LT A	
	4/26/22	1.000	272.660	378.910	272.66	378.91	106.25	LT A	
	5/9/22	1.000	265.070	378.910	265.07	378.91	113.84	LT A	
	5/20/22	2.000	250.930	378.910	501.86	757.82	255.96	LT A	
	9/20/22	2.000	242.720	378.910	485.44	757.82	272.38	LT A	
	9/23/22	1.000	237.730	378.910	237.73	378.91	141.18	LT A	
	Purchases	24.000			6,878.21	9,093.84	2,215.63	LT	
Short Term Reinvestments		0.049			16.32	18.57	2.25	ST	
	Total	24.049			6,894.53	9,112.41	2,215.63	LT	
							2.25	ST	72.15 0.79

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/14/23; Asset Class: Equities

NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	55.840	184.14	167.52	(16.62)	LT A
	9/20/21	3.000	63.223	55.840	189.67	167.52	(22.15)	LT A
	9/28/21	3.000	63.693	55.840	191.08	167.52	(23.56)	LT A
	10/4/21	3.000	63.257	55.840	189.77	167.52	(22.25)	LT A
	10/20/21	6.000	66.867	55.840	401.20	335.04	(66.16)	LT A
	11/23/21	3.000	68.773	55.840	206.32	167.52	(38.80)	LT A
	11/26/21	3.000	68.663	55.840	205.99	167.52	(38.47)	LT A
	12/3/21	3.000	66.110	55.840	198.33	167.52	(30.81)	LT A
	12/7/21	3.000	67.110	55.840	201.33	167.52	(33.81)	LT A
	1/3/22	6.000	67.713	55.840	406.28	335.04	(71.24)	LT A
	1/4/22	3.000	65.853	55.840	197.56	167.52	(30.04)	LT A
	1/24/22	3.000	58.127	55.840	174.38	167.52	(6.86)	LT A
	3/4/22	3.000	56.840	55.840	170.52	167.52	(3.00)	LT A
	4/18/22	3.000	59.130	55.840	177.39	167.52	(9.87)	LT A

Morgan Stanley

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Account Detail

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

Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities

NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	467.700	284.76	467.70	182.94	LT	A
	1/4/22	1.000	285.300	467.700	285.30	467.70	182.40	LT	A
	3/7/22	1.000	217.880	467.700	217.88	467.70	249.82	LT	A
	4/6/22	1.000	240.640	467.700	240.64	467.70	227.06	LT	A
	5/9/22	1.000	169.940	467.700	169.94	467.70	297.76	LT	A
	Purchases	5.000			1,198.52	2,338.50	1,139.98	LT	
Short Term Reinvestments		0.001			0.20	0.47	0.27	ST	
	Total	5.001			1,198.72	2,338.97	1,139.98	LT	
							0.27	ST	
							0.80		0.03

Rating: Morgan Stanley: 1 Morningstar: 2 Next Dividend Payable 12/2023: Asset Class: Equities

PERSICO INC NC (PBP) 10/11/23 2,000 162,670 168,200 325,341 226,581 11.24 ST 10.12 3.01

Rating: Morgan Stanley: 2; Morningstar: 1; Next Dividend Payable 01/05/24; Asset Class: Equities

Salesforce Inc (CRM)	9/13/21	2.000	253.160	251.900	506.32	503.80	(2.52) LT A
	11/23/21	1.000	289.830	251.900	289.83	251.90	(37.93) LT A
	11/30/21	1.000	288.380	251.900	288.38	251.90	(36.48) LT A
	12/3/21	2.000	256.390	251.900	512.78	503.80	(8.98) LT A
Total		6.000		1,597.31	1,511.40	(85.91) LT	—

Rating: Morgan Stanley: 2, Morningstar: 2, Asset Class: Equities

TESLA INC (TSLA) 5/20/22 3,000 217,877 240,080 653,63 720.24 66.61 LT A — —

Rating: Morgan Stanley: 1 Morningstar: 2 Asset Class: Equities

VISA INC CL A (V)	10/27/21	1.000	222.200	256.680	222.20	256.68	34.48	LT	A
	Purchases	1.000			222.20	256.68	34.48	LT	
Short Term Reinvestments		0.002			0.45	0.51	0.06	ST	
	Total	1.002			222.65	257.19	34.48	LT	
							0.06	ST	
							2.08		0.81

Rating: Morgan Stanley: 1 Morningstar: 2 Next Dividend Payable 12/01/23 Asset Class: Equities

Account Detail		Active Assets Account 723-140755-222		ARNAB GHOSH	
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	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	69.73%		\$28,751.94	\$32,681.58	\$3,400.26 LT \$529.38 ST	\$200.39	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)	9/20/21	1.000	\$121.990	\$137.440	\$121.99	\$137.44	\$15.45 LT A		
	11/23/21	1.000	131.600	137.440	131.60	137.44	5.84 LT A		
	11/26/21	1.000	131.230	137.440	131.23	137.44	6.21 LT A		
	Purchases		3.000		384.82	412.32	27.50 LT		
	Short Term Reinvestments		0.006		0.67	0.82	0.15 ST		
	Total	3.006			385.49	413.14	27.50 LT 0.15 ST	2.73	0.66

Next Dividend Payable 12/2023; Asset Class: Equities

FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	171.580	478.46	343.16	(135.30) LT A	—	—
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Next Dividend Payable 12/2023; Asset Class: Equities

SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	53.070	105.53	106.14	0.61 LT A		
11/23/21	2.000	55.885	53.070	111.77	106.14	(5.63) LT A			
11/26/21	2.000	55.265	53.070	110.53	106.14	(4.39) LT A			
11/30/21	2.000	55.045	53.070	110.09	106.14	(3.95) LT A			
Purchases		8.000		437.92	424.56	(13.36) LT			
Short Term Reinvestments		0.031		1.52	1.65	0.13 ST			
Total	8.031			439.44	426.21	(13.36) LT 0.13 ST	6.14	1.44	

Next Dividend Payable 12/2023; Asset Class: Equities

SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	72.350	74.63	72.35	(2.28) LT A		
Short Term Reinvestments	Purchases		1.000		74.63	72.35	(2.28) LT		
	Short Term Reinvestments		0.009		0.65	0.65	0.00 ST		
	Total	1.009			75.28	73.00	(2.28) LT 0.00 ST	2.64	3.62

Next Dividend Payable 12/2023; Asset Class: Equities

Account Detail

Active Assets Account
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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)	9/20/21	2.000	53.060	54.000	106.12	108.00	1.88 LT A		
	11/26/21	2.000	55.620	54.000	111.24	108.00	(3.24) LT A		
	Purchases	4.000			217.36	216.00	(1.36) LT		
Short Term Reinvestments		0.015			0.77	0.81	0.04 ST		
	Total	4.015			218.13	216.81	(1.36) LT 0.04 ST	3.11	1.43
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	67.030	68.03	67.03	(1.00) LT A		
	Purchases	1.000			68.03	67.03	(1.00) LT		
Short Term Reinvestments		0.007			0.42	0.47	0.05 ST		
	Total	1.007			68.45	67.50	(1.00) LT 0.05 ST	1.69	2.50
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	456.400	460.20	456.40	(3.80) LT A		
	10/11/23	1.000	434.130	456.400	434.13	456.40	22.27 ST		
	Purchases	2.000			894.33	912.80	(3.80) LT 22.27 ST		
Short Term Reinvestments		0.004			1.58	1.83	0.25 ST		
	Total	2.004			895.91	914.63	(3.80) LT 22.52 ST	13.04	1.43
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	462.030	444.37	462.03	17.66 LT A		
	Purchases	1.000			444.37	462.03	17.66 LT		
Short Term Reinvestments		0.003			0.88	1.39	0.51 ST		
	Total	1.003			445.25	463.42	17.66 LT 0.51 ST	3.21	0.69
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	419.400	422.97	419.40	(3.57) LT A		
	9/20/22	2.000	355.765	419.400	711.53	838.80	127.27 LT A		
	9/23/22	2.000	338.100	419.400	676.20	838.80	162.60 LT A		
	10/11/23	1.000	399.040	419.400	399.04	419.40	20.36 ST		
	Purchases	6.000			2,209.74	2,516.40	286.30 LT 20.36 ST		
Short Term Reinvestments		0.019			7.46	7.97	0.51 ST		
	Total	6.019			2,217.20	2,524.37	286.30 LT 20.87 ST	37.49	1.49

Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	226.260	236.02	226.26	(9.76) LT A		
	Purchases	1.000			236.02	226.26	(9.76) LT		
Short Term Reinvestments		0.004			0.80	0.91	0.11 ST		
	Total	1.004			236.82	227.17	(9.76) LT 0.11 ST	3.36	1.48
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	12.10%				\$5,460.43	\$5,669.41	\$164.60 LT \$44.38 ST	\$73.41	1.30%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%				\$34,212.37	\$46,867.94	\$3,564.86 LT \$573.76 ST	\$274.65	0.59%

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	\$8,516.95	—	—	—	—	—
Stocks	—	\$32,681.58	—	—	—	—
ETFs & CEFs	—	5,669.41	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,516.95	\$38,350.99	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/8		Qualified Dividend	LOWES COMPANIES INC				\$4.40
11/8		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.023	194.8333	(4.40)
11/9		Qualified Dividend	MASTERCARD INC CL A				0.57
11/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	390.5132	(0.57)
11/10		Qualified Dividend	COCA COLA CONSOLIDATED INC				0.50
11/10		Dividend Reinvestment	COCA COLA CONSOLIDATED INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	677.2406	(0.50)
11/16		Qualified Dividend	APPLE INC				0.48
11/16		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	188.6082	(0.48)
11/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.07
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)
11/30	Automatic Investment	BANK DEPOSIT PROGRAM	\$0.07

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
COCA COLA CONSOLIDATED INC	10/11/23	10/27/23	0.999	\$642.43	\$652.98	(\$10.55)	
	10/11/23	10/27/23	0.001	0.61	0.62	(0.01) W	
<u>Disallowable Loss Based On Wash Sale: \$0.01</u>							
Short-Term This Period				\$0.00	\$0.00	\$0.00	
Short-Term Year to Date				\$643.04	\$653.60	\$10.56	
Net Realized Gain/(Loss) This Period				\$0.00	\$0.00	\$0.00	
Net Realized Gain/(Loss) Year to Date				\$643.04	\$653.60	\$10.56	

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Disallowed Loss Based On Wash Sale Year to Date: \$0.01

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.

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.

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, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/23) **\$271,084.52**
Ending Total Value (as of 11/30/23) **\$294,637.99**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Morgan Stanley Smith Barney LLC. Member SIPC.

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

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#BWNJGWM

ARNAB GHOSH
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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 (11/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvrd)	Change in Value	Ending Value (11/30/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		\$271,084	\$4,177	—	\$19,375	\$294,637	\$347	\$(23)	\$50,551	
Personal Accounts										
ARNAB GHOSH	723-140507-222	62,032	4,177	—	218	66,428	218	—	—	7
								1,222	—	eDel
ARNAB GHOSH	723-140755-222	42,636	—	—	4,231	46,867	6	(10)>	573>	13
							81	—	3,564	eDel
ARNAB GHOSH	723-141489-222	166,440	—	—	14,925	181,366	122	(12)	3,985	25
							861	—	42,426	eDel
Total Personal Accounts		\$271,109	\$4,177	—	\$19,375	\$294,662	\$347	\$(23)	\$4,559	
								\$2,164	—	\$45,991
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH	723-140644-222	(25)	—	—	—	(25)	—	—	—	**
Traditional IRA								—	—	
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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$271,084.52	—
Credits	6,177.53	176,679.63
Debits	(2,000.00)	(20,457.03)
Security Transfers	—	117,914.45
Net Credits/Debits/Transfers	\$4,177.53	\$274,137.05
Change in Value	19,375.94	20,500.94
TOTAL ENDING VALUE	\$294,637.99	\$294,637.99

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

ASSET ALLOCATION (includes accrued interest)

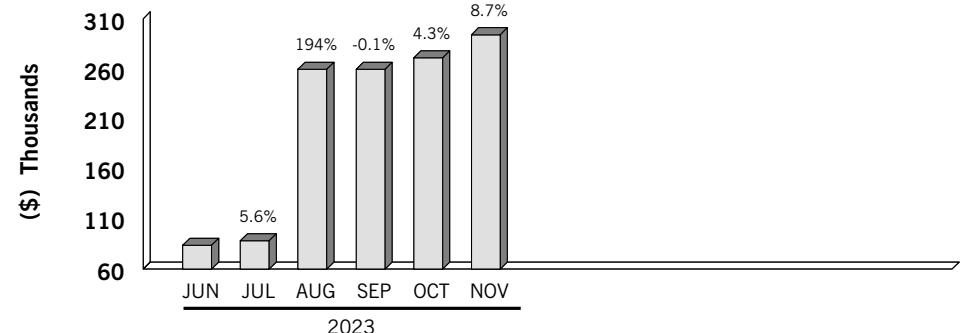
	Market Value	Percentage
Cash	\$105,657.97	35.86
Equities	188,980.02	64.14
TOTAL VALUE	\$294,637.99	100.00%

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.

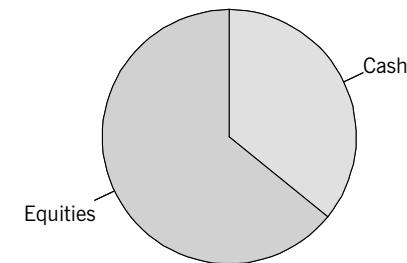
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

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.



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 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$17,907.93	\$21,709.02
Savings and Time Deposits	83,637.88	83,973.95
Stocks	133,213.50	148,677.03
ETFs & CEFs	36,731.89	40,302.99
Net Unsettled Purchases/Sales	(381.68)	—
Total Assets	\$271,109.52	\$294,662.99
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	\$25.00	\$25.00
TOTAL VALUE	\$271,084.52	\$294,637.99

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

CASH FLOW

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$17,882.93	—
Purchases	(336.07)	(189,201.05)
Dividend Reinvestments	(5.95)	(60.88)
Sales and Redemptions	—	52,558.53
Prior Net Unsettled Purch/Sales	(381.68)	N/A
Income and Distributions	347.26	2,164.82
Total Investment Related Activity	\$(376.44)	\$(134,538.58)
Checks Deposited	6,177.53	33,810.50
Electronic Transfers-Credits	—	142,869.13
Electronic Transfers-Debits	(2,000.00)	(18,206.19)
Other Debits	—	(25.00)
Total Cash Related Activity	\$4,177.53	\$158,448.44
Automated Payments	—	(2,225.84)
Total Card/Check Activity	—	\$(2,225.84)
CLOSING CASH, BDP, MMFs	\$21,684.02	\$21,684.02
<i>Including:</i>		
Personal Accounts	\$21,709.02	
Retirement Accounts	\$(25.00)	

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Account Summary

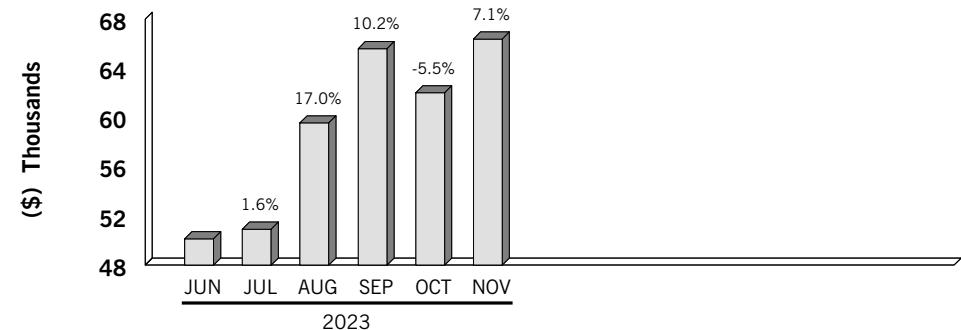
Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$62,032.15	—
Credits	6,177.53	77,206.75
Debits	(2,000.00)	(12,000.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$4,177.53	\$65,206.20
Change in Value	218.64	1,222.12
TOTAL ENDING VALUE	\$66,428.32	\$66,428.32

MARKET VALUE OVER TIME

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



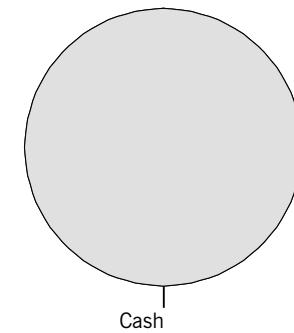
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$66,428.32	100.00
TOTAL VALUE	\$66,428.32	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$7,634.11	\$11,811.70
Savings and Time Deposits	54,398.04	54,616.62
Total Assets	\$62,032.15	\$66,428.32
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$62,032.15	\$66,428.32

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
Interest	\$218.64	\$1,222.12
Income And Distributions	\$218.64	\$1,222.12
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$218.64	\$1,222.12

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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$7,634.11	—
Purchases	(218.58)	(54,617.62)
Sales and Redemptions	—	1.00
Income and Distributions	218.64	1,222.12
Total Investment Related Activity	\$0.06	\$(53,394.50)
Checks Deposited	6,177.53	33,810.50
Electronic Transfers-Credits	—	43,396.25
Electronic Transfers-Debits	(2,000.00)	(12,000.00)
Total Cash Related Activity	\$4,177.53	\$65,206.75
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$11,811.70	\$11,811.70

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/23-11/30/23)	Realized This Year (1/1/23-11/30/23)	Unrealized Inception to Date (as of 11/30/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$11,811.70	—	\$1.18	0.010
CASH, BDP, AND MMFs	17.78%	\$11,811.70		\$1.18	

Account Detail

Platinum CashPlus Account
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	\$54,616.62	\$2,730.83	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	82.22%	\$54,616.62	\$2,730.83
	Percentage of Holdings	Total Cost	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$66,428.32
			N/A
			\$2,732.01 4.11%
			—

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	\$11,811.70	—	—	—	—	—
Savings and Time Deposits	54,616.62	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$66,428.32	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/6		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 209615159			\$(2,000.00)
11/14		Check Deposit	MS PAYROLL DEPOSIT				3,088.77
11/29		Check Deposit	MS PAYROLL DEPOSIT				3,088.76
11/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EBO			218.58
11/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.06
11/30	11/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(218.58)
NET CREDITS/(DEBITS)							\$4,177.59

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	11/6	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(2,000.00)
	11/15	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.77
	11/30	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.76
	11/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD				\$4,177.59

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.

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Account Summary

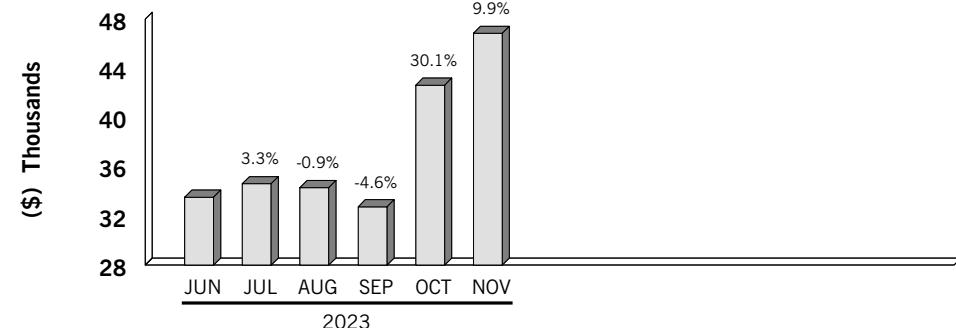
Active Assets Account
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$42,636.61	—
Credits	—	15,105.61
Debits	—	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	—	\$43,560.15
Change in Value	4,231.33	3,307.79
TOTAL ENDING VALUE	\$46,867.94	\$46,867.94

MARKET VALUE OVER TIME

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

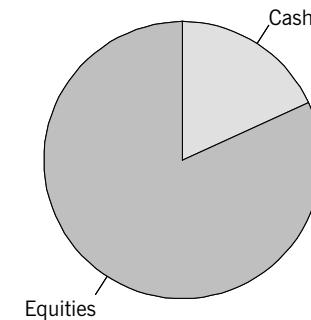


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$8,516.95	18.17
Equities	38,350.99	81.83
TOTAL VALUE	\$46,867.94	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.



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Account Summary

Active Assets Account
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$8,516.88	\$8,516.95
Stocks	28,962.88	32,681.58
ETFs & CEFs	5,156.85	5,669.41
Total Assets	\$42,636.61	\$46,867.94
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$42,636.61	\$46,867.94

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
Qualified Dividends	\$5.95	\$51.58
Other Dividends	—	29.74
Interest	0.07	0.18
Income And Distributions	\$6.02	\$81.50
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$6.02	\$81.50

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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$8,516.88	—
Purchases	—	(4,441.83)
Dividend Reinvestments	(5.95)	(60.88)
Sales and Redemptions	—	643.04
Income and Distributions	6.02	81.50
Total Investment Related Activity	\$0.07	(\$3,778.17)
Electronic Transfers-Credits	—	15,105.61
Electronic Transfers-Debits	—	(2,810.49)
Total Cash Related Activity	—	\$12,295.12
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,516.95	\$8,516.95

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/23-11/30/23)	Realized This Year (1/1/23-11/30/23)	Unrealized Inception to Date (as of 11/30/23)
Short-Term Gain	—	—	\$574.18
Short-Term (Loss)	—	(10.56)	(0.42)
Total Short-Term	—	(\$10.56)	\$573.76
Long-Term Gain	—	—	4,551.90
Long-Term (Loss)	—	—	(987.04)
Total Long-Term	—	—	\$3,564.86
TOTAL GAIN/(LOSS)	—	(\$10.56)	\$4,138.62
Disallowed Loss	—	\$0.01	

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

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$8,516.95	—	\$0.85	0.010
CASH, BDP, AND MMFs	18.17%	\$8,516.95		\$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 %
ADOBÉ INC (ADBE)	11/23/21	1.000	\$651.520	\$611.010	\$651.52	\$611.01	\$40.51) LT A		
	12/16/21	1.000	561.120	611.010	561.12	611.01	49.89 LT A		
	Total	2.000			1,212.64	1,222.02	9.38 LT	—	—

Morgan Stanley

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Active Assets Account
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Active Assets Account
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Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/14/23; Asset Class: Equities

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities

MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	413.830	338.27	413.83	75.56	LT	A
	Purchases	1.000			338.27	413.83	75.56	LT	
Short Term Reinvestments		0.002			0.57	0.83	0.26	ST	
	Total	1.002			338.84	414.66	75.56	LT	2.28 0.55

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities

META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	327.150	353.35	327.15	(26.20) LT A
	9/20/21	1.000	355.810	327.150	355.81	327.15	(28.66) LT A
	9/28/21	1.000	339.820	327.150	339.82	327.15	(12.67) LT A
	9/28/21	1.000	341.980	327.150	341.98	327.15	(14.83) LT A
	10/4/21	1.000	323.670	327.150	323.67	327.15	3.48 LT A
	10/22/21	2.000	323.010	327.150	646.02	654.30	8.28 LT A
	<u>10/26/21</u>	<u>2.000</u>	<u>311.685</u>	<u>327.150</u>	<u>623.37</u>	<u>654.30</u>	<u>30.93 LT A</u>
Total		9.000		2,984.02	2,944.35	(39.67) LT	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

Account Detail

Active Assets Account
723-140755-222

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	378.910	596.74	757.82	161.08	LT A	
	9/28/21	1.000	284.770	378.910	284.77	378.91	94.14	LT A	
	9/29/21	1.000	284.790	378.910	284.79	378.91	94.12	LT A	
	10/4/21	1.000	280.790	378.910	280.79	378.91	98.12	LT A	
	11/23/21	2.000	334.960	378.910	669.92	757.82	87.90	LT A	
	11/26/21	1.000	331.490	378.910	331.49	378.91	47.42	LT A	
	12/3/21	1.000	318.700	378.910	318.70	378.91	60.21	LT A	
	12/20/21	1.000	319.020	378.910	319.02	378.91	59.89	LT A	
	1/24/22	1.000	291.870	378.910	291.87	378.91	87.04	LT A	
	3/4/22	2.000	290.890	378.910	581.78	757.82	176.04	LT A	
	4/6/22	2.000	298.160	378.910	596.32	757.82	161.50	LT A	
	4/12/22	1.000	281.870	378.910	281.87	378.91	97.04	LT A	
	4/22/22	1.000	277.390	378.910	277.39	378.91	101.52	LT A	
	4/26/22	1.000	272.660	378.910	272.66	378.91	106.25	LT A	
	5/9/22	1.000	265.070	378.910	265.07	378.91	113.84	LT A	
	5/20/22	2.000	250.930	378.910	501.86	757.82	255.96	LT A	
	9/20/22	2.000	242.720	378.910	485.44	757.82	272.38	LT A	
	9/23/22	1.000	237.730	378.910	237.73	378.91	141.18	LT A	
	Purchases	24.000			6,878.21	9,093.84	2,215.63	LT	
Short Term Reinvestments		0.049			16.32	18.57	2.25	ST	
	Total	24.049			6,894.53	9,112.41	2,215.63	LT	
							2.25	ST	72.15 0.79

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/14/23; Asset Class: Equities

NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	55.840	184.14	167.52	(16.62)	LT A
	9/20/21	3.000	63.223	55.840	189.67	167.52	(22.15)	LT A
	9/28/21	3.000	63.693	55.840	191.08	167.52	(23.56)	LT A
	10/4/21	3.000	63.257	55.840	189.77	167.52	(22.25)	LT A
	10/20/21	6.000	66.867	55.840	401.20	335.04	(66.16)	LT A
	11/23/21	3.000	68.773	55.840	206.32	167.52	(38.80)	LT A
	11/26/21	3.000	68.663	55.840	205.99	167.52	(38.47)	LT A
	12/3/21	3.000	66.110	55.840	198.33	167.52	(30.81)	LT A
	12/7/21	3.000	67.110	55.840	201.33	167.52	(33.81)	LT A
	1/3/22	6.000	67.713	55.840	406.28	335.04	(71.24)	LT A
	1/4/22	3.000	65.853	55.840	197.56	167.52	(30.04)	LT A
	1/24/22	3.000	58.127	55.840	174.38	167.52	(6.86)	LT A
	3/4/22	3.000	56.840	55.840	170.52	167.52	(3.00)	LT A
	4/18/22	3.000	59.130	55.840	177.39	167.52	(9.87)	LT A

Morgan Stanley

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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 %
Short Term Reinvestments	4/22/22	3.000	55.957	55.840	167.87	167.52	(0.35)	LT A	
	5/2/22	3.000	52.233	55.840	156.70	167.52	10.82	LT A	
	5/10/22	3.000	48.713	55.840	146.14	167.52	21.38	LT A	
	10/3/22	1.000	57.470	55.840	57.47	55.84	(1.63)	LT A	
	Purchases	58.000			3,622.14	3,238.72	(383.42)	LT	
		0.260			12.76	14.52	1.76	ST	
	Total	58.260			3,634.90	3,253.24	(383.42)	LT	51.27
							1.76	ST	1.58
<i>Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
Short Term Reinvestments	NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	467.700	284.76	467.70	182.94	LT A
		1/4/22	1.000	285.300	467.700	285.30	467.70	182.40	LT A
		3/7/22	1.000	217.880	467.700	217.88	467.70	249.82	LT A
		4/6/22	1.000	240.640	467.700	240.64	467.70	227.06	LT A
		5/9/22	1.000	169.940	467.700	169.94	467.70	297.76	LT A
	Purchases	5.000			1,198.52	2,338.50	1,139.98	LT	
		0.001			0.20	0.47	0.27	ST	
	Total	5.001			1,198.72	2,338.97	1,139.98	LT	0.80
							0.27	ST	0.03
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2023; Asset Class: Equities</i>									
Short Term Reinvestments	PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	168.290	325.34	336.58	11.24	ST
		<i>Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/05/24; Asset Class: Equities</i>						10.12	3.01
	SALESFORCE INC (CRM)	9/13/21	2.000	253.160	251.900	506.32	503.80	(2.52)	LT A
		11/23/21	1.000	289.830	251.900	289.83	251.90	(37.93)	LT A
		11/30/21	1.000	288.380	251.900	288.38	251.90	(36.48)	LT A
		12/3/21	2.000	256.390	251.900	512.78	503.80	(8.98)	LT A
	Total	6.000			1,597.31	1,511.40	(85.91)	LT	—
								—	—
	<i>Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities</i>								
	TESLA INC (TSLA)	5/20/22	3.000	217.877	240.080	653.63	720.24	66.61	LT A
<i>Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities</i>									
Short Term Reinvestments	VISA INC CL A (V)	10/27/21	1.000	222.200	256.680	222.20	256.68	34.48	LT A
	Purchases	1.000				222.20	256.68	34.48	LT
		0.002				0.45	0.51	0.06	ST
	Total	1.002				222.65	257.19	34.48	LT
								0.06	ST
								2.08	0.81

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/01/23; Asset Class: Equities

Account Detail		Active Assets Account 723-140755-222		ARNAB GHOSH	
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	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	69.73%		\$28,751.94	\$32,681.58	\$3,400.26 LT \$529.38 ST	\$200.39	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)	9/20/21	1.000	\$121.990	\$137.440	\$121.99	\$137.44	\$15.45 LT A		
	11/23/21	1.000	131.600	137.440	131.60	137.44	5.84 LT A		
	11/26/21	1.000	131.230	137.440	131.23	137.44	6.21 LT A		
	Purchases	3.000			384.82	412.32	27.50 LT		
Short Term Reinvestments		0.006			0.67	0.82	0.15 ST		
	Total	3.006			385.49	413.14	27.50 LT	2.73	0.66
							0.15 ST		

Next Dividend Payable 12/2023; Asset Class: Equities

FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	171.580	478.46	343.16	(135.30) LT A	—	—
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Next Dividend Payable 12/2023; Asset Class: Equities

SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	53.070	105.53	106.14	0.61 LT A		
	11/23/21	2.000	55.885	53.070	111.77	106.14	(5.63) LT A		
	11/26/21	2.000	55.265	53.070	110.53	106.14	(4.39) LT A		
	11/30/21	2.000	55.045	53.070	110.09	106.14	(3.95) LT A		
	Purchases	8.000			437.92	424.56	(13.36) LT		
Short Term Reinvestments		0.031			1.52	1.65	0.13 ST		
	Total	8.031			439.44	426.21	(13.36) LT	6.14	1.44
							0.13 ST		

Next Dividend Payable 12/2023; Asset Class: Equities

SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	72.350	74.63	72.35	(2.28) LT A		
	Purchases	1.000			74.63	72.35	(2.28) LT		
Short Term Reinvestments		0.009			0.65	0.65	0.00 ST		
	Total	1.009			75.28	73.00	(2.28) LT	2.64	3.62
							0.00 ST		

Next Dividend Payable 12/2023; Asset Class: Equities

Account Detail

Active Assets Account
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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)	9/20/21	2.000	53.060	54.000	106.12	108.00	1.88 LT A		
	11/26/21	2.000	55.620	54.000	111.24	108.00	(3.24) LT A		
	Purchases	4.000			217.36	216.00	(1.36) LT		
Short Term Reinvestments		0.015			0.77	0.81	0.04 ST		
	Total	4.015			218.13	216.81	(1.36) LT 0.04 ST	3.11	1.43
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	67.030	68.03	67.03	(1.00) LT A		
	Purchases	1.000			68.03	67.03	(1.00) LT		
Short Term Reinvestments		0.007			0.42	0.47	0.05 ST		
	Total	1.007			68.45	67.50	(1.00) LT 0.05 ST	1.69	2.50
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	456.400	460.20	456.40	(3.80) LT A		
	10/11/23	1.000	434.130	456.400	434.13	456.40	22.27 ST		
	Purchases	2.000			894.33	912.80	(3.80) LT 22.27 ST		
Short Term Reinvestments		0.004			1.58	1.83	0.25 ST		
	Total	2.004			895.91	914.63	(3.80) LT 22.52 ST	13.04	1.43
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	462.030	444.37	462.03	17.66 LT A		
	Purchases	1.000			444.37	462.03	17.66 LT		
Short Term Reinvestments		0.003			0.88	1.39	0.51 ST		
	Total	1.003			445.25	463.42	17.66 LT 0.51 ST	3.21	0.69
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	419.400	422.97	419.40	(3.57) LT A		
	9/20/22	2.000	355.765	419.400	711.53	838.80	127.27 LT A		
	9/23/22	2.000	338.100	419.400	676.20	838.80	162.60 LT A		
	10/11/23	1.000	399.040	419.400	399.04	419.40	20.36 ST		
	Purchases	6.000			2,209.74	2,516.40	286.30 LT 20.36 ST		
Short Term Reinvestments		0.019			7.46	7.97	0.51 ST		
	Total	6.019			2,217.20	2,524.37	286.30 LT 20.87 ST	37.49	1.49

Account Detail

Active Assets Account
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	226.260	236.02	226.26	(9.76) LT A		
	Purchases	1.000			236.02	226.26	(9.76) LT		
Short Term Reinvestments		0.004			0.80	0.91	0.11 ST		
	Total	1.004			236.82	227.17	(9.76) LT 0.11 ST		3.36 1.48
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	12.10%				\$5,460.43	\$5,669.41	\$164.60 LT \$44.38 ST	\$73.41	1.30%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%				\$34,212.37	\$46,867.94	\$3,564.86 LT \$573.76 ST	\$274.65	0.59%

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	\$8,516.95	—	—	—	—	—
Stocks	—	\$32,681.58	—	—	—	—
ETFs & CEFs	—	5,669.41	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,516.95	\$38,350.99	—	—	—	—

Account Detail

Active Assets Account
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/8		Qualified Dividend	LOWES COMPANIES INC				\$4.40
11/8		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.023	194.8333	(4.40)
11/9		Qualified Dividend	MASTERCARD INC CL A				0.57
11/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	390.5132	(0.57)
11/10		Qualified Dividend	COCA COLA CONSOLIDATED INC				0.50
11/10		Dividend Reinvestment	COCA COLA CONSOLIDATED INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	677.2406	(0.50)
11/16		Qualified Dividend	APPLE INC				0.48
11/16		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	188.6082	(0.48)
11/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.07
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)
11/30	Automatic Investment	BANK DEPOSIT PROGRAM	\$0.07

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
COCA COLA CONSOLIDATED INC	10/11/23	10/27/23	0.999	\$642.43	\$652.98	(\$10.55)	
	10/11/23	10/27/23	0.001	0.61	0.62	(0.01) W	
<u>Disallowable Loss Based On Wash Sale: \$0.01</u>							
Short-Term This Period				\$0.00	\$0.00	\$0.00	
Short-Term Year to Date				\$643.04	\$653.60	\$10.56	
Net Realized Gain/(Loss) This Period				\$0.00	\$0.00	\$0.00	
Net Realized Gain/(Loss) Year to Date				\$643.04	\$653.60	\$10.56	

Account Detail

Active Assets Account
723-140755-222

Disallowed Loss Based On Wash Sale Year to Date: \$0.01

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.

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.

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

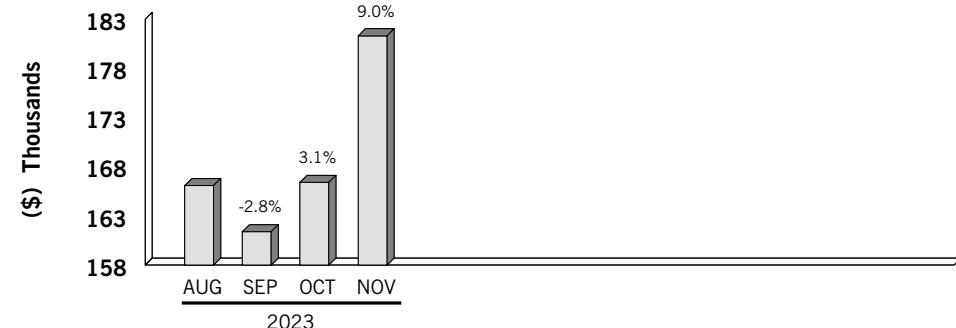
Active Assets Account
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$166,440.76	—
Credits	—	78,746.28
Debits	—	—
Security Transfers	—	86,649.42
Net Credits/Debits/Transfers	—	\$165,395.70
Change in Value	14,925.97	15,971.03
TOTAL ENDING VALUE	\$181,366.73	\$181,366.73

MARKET VALUE OVER TIME

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



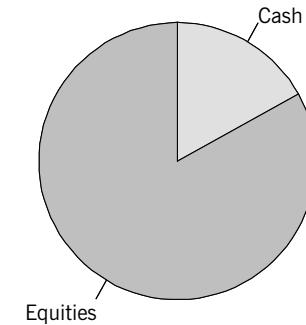
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$30,737.70	16.95
Equities	150,629.03	83.05
TOTAL VALUE	\$181,366.73	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

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$1,756.94	\$1,380.37
Savings and Time Deposits	29,239.84	29,357.33
Stocks	104,250.62	115,995.45
ETFs & CEFs	31,575.04	34,633.58
Net Unsettled Purchases/Sales	(381.68)	—
Total Assets	\$166,440.76	\$181,366.73
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$166,440.76	\$181,366.73

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
Qualified Dividends	\$2.70	\$131.22
Other Dividends	2.40	43.42
Interest	117.50	686.56
Income And Distributions	\$122.60	\$861.20
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$122.60	\$861.20

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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$1,756.94	—
Purchases	(117.49)	(130,141.60)
Sales and Redemptions	—	51,914.49
Prior Net Unsettled Purch/Sales	(381.68)	N/A
Income and Distributions	122.60	861.20
Total Investment Related Activity	(\$376.57)	(\$77,365.91)
Electronic Transfers-Credits	—	78,746.28
Total Cash Related Activity	—	\$78,746.28
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$1,380.37	\$1,380.37

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/23-11/30/23)	Realized This Year (1/1/23-11/30/23)	Unrealized Inception to Date (as of 11/30/23)
Short-Term Gain	—	—	\$3,985.63
Short-Term (Loss)	—	(12.44)	—
Total Short-Term	—	(\$12.44)	\$3,985.63
Long-Term Gain	—	—	42,916.37
Long-Term (Loss)	—	—	(489.44)
Total Long-Term	—	—	\$42,426.93
TOTAL GAIN/(LOSS)	—	(\$12.44)	\$46,412.56

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

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

Brokerage Account

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$1,380.37	—	\$0.14	0.010
CASH, BDP, AND MMFs	0.76%	\$1,380.37		\$0.14	

Account Detail

Active Assets Account
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	\$29,357.33	\$1,467.87	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	16.19%	\$29,357.33	\$1,467.87

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	\$121.160	\$1,044.50	\$1,211.60	\$167.10 ST		
	8/25/23	2.000	100.790	121.160	201.58	242.32	40.74 ST		
	9/21/23	5.000	96.780	121.160	483.90	605.80	121.90 ST		
	10/20/23	2.000	102.630	121.160	205.26	242.32	37.06 ST		
	10/27/23	4.000	96.645	121.160	386.58	484.64	98.06 ST		
	10/30/23	4.000	95.420	121.160	381.68	484.64	102.96 ST		
	Total	27.000			2,703.50	3,271.32	567.82 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	146.090	2,367.21	2,921.80	554.59 LT A	
	7/14/20	3.352	149.165	146.090	500.00	489.69	(10.31) LT A	
	7/16/20	1.353	147.820	146.090	200.00	197.66	(2.34) LT A	
	7/23/20	3.354	149.076	146.090	500.00	489.99	(10.01) LT A	

Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	146.090	200.00	172.53	(27.47) LT A		
	9/4/20	2.515	159.046	146.090	400.00	367.42	(32.58) LT A		
	9/8/20	1.252	159.744	146.090	200.00	182.90	(17.10) LT A		
	9/11/20	1.291	154.919	146.090	200.00	188.60	(11.40) LT A		
	9/11/20	3.138	159.337	146.090	500.00	458.43	(41.57) LT A		
	9/17/20	2.015	148.883	146.090	300.00	294.37	(5.63) LT A		
	9/18/20	1.362	146.843	146.090	200.00	198.97	(1.03) LT A		
	9/21/20	2.080	144.231	146.090	300.00	303.87	3.87 LT A		
	9/23/20	1.335	149.813	146.090	200.00	195.03	(4.97) LT A		
	10/30/20	1.322	151.286	146.090	200.00	193.13	(6.87) LT A		
	11/2/20	1.610	149.068	146.090	240.00	235.20	(4.80) LT A		
	1/29/21	0.624	160.256	146.090	100.00	91.16	(8.84) LT A		
	2/23/21	6.397	156.323	146.090	1,000.00	934.54	(65.46) LT A		
	2/25/21	1.486	153.607	146.090	228.26	217.09	(11.17) LT A		
	2/25/21	1.769	153.612	146.090	271.74	258.43	(13.31) LT A		
	3/18/21	1.980	151.515	146.090	300.00	289.26	(10.74) LT A		
	7/29/21	2.921	171.174	146.090	500.00	426.73	(73.27) LT A		
	7/30/21	1.785	168.067	146.090	300.00	260.77	(39.23) LT A		
	10/4/21	1.883	159.320	146.090	300.00	275.09	(24.91) LT A		
	1/21/22	0.623	142.424	146.090	88.73	91.01	2.28 LT A		
	1/21/22	6.386	142.698	146.090	911.27	932.93	21.66 LT A		
	8/29/22	50.000	131.879	146.090	6,593.97	7,304.50	710.53 LT A		
	9/6/22	26.986	128.001	146.090	3,454.24	3,942.38	488.14 LT A		
	9/21/23	10.000	130.409	146.090	1,304.09	1,460.90	156.81 ST		
	Total	160.000			21,859.51	23,374.40	1,358.06 LT 156.81 ST	—	—

Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities

APPLE INC (AAPL)

9/21/23	5.000	174.818	189.950	874.09	949.75	75.66 ST	4.80	0.51
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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	360.000	3,493.13	3,600.00	106.87 ST		
10/6/23	4.000	347.878	360.000	1,391.51	1,440.00	48.49 ST		
10/19/23	2.000	342.575	360.000	685.15	720.00	34.85 ST		
10/20/23	1.000	337.500	360.000	337.50	360.00	22.50 ST		
10/27/23	2.000	331.525	360.000	663.05	720.00	56.95 ST		
	Total	19.000		6,570.34	6,840.00	269.66 ST	—	—

Rating: Morningstar: 1; Asset Class: Equities

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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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	378.910	550.32	2,273.46	1,723.14 LT A		
	4/30/18	2.000	93.750	378.910	187.50	757.82	570.32 LT A		
	5/3/18	2.000	93.200	378.910	186.40	757.82	571.42 LT A		
	6/22/18	2.000	99.815	378.910	199.63	757.82	558.19 LT A		
	6/25/18	8.000	99.155	378.910	793.24	3,031.28	2,238.04 LT A		
	6/27/18	2.000	97.755	378.910	195.51	757.82	562.31 LT A		
	8/15/18	1.000	107.600	378.910	107.60	378.91	271.31 LT A		
	8/22/18	1.000	106.220	378.910	106.22	378.91	272.69 LT A		
	9/6/18	1.000	108.200	378.910	108.20	378.91	270.71 LT A		
	10/15/18	1.000	107.690	378.910	107.69	378.91	271.22 LT A		
	11/12/18	2.000	106.855	378.910	213.71	757.82	544.11 LT A		
	11/19/18	2.000	103.935	378.910	207.87	757.82	549.95 LT A		
	11/20/18	2.000	102.200	378.910	204.40	757.82	553.42 LT A		
	12/10/18	2.000	105.725	378.910	211.45	757.82	546.37 LT A		
	12/14/18	1.000	106.340	378.910	106.34	378.91	272.57 LT A		
	12/17/18	2.000	104.325	378.910	208.65	757.82	549.17 LT A		
	12/17/18	3.000	102.880	378.910	308.64	1,136.73	828.09 LT A		
	12/20/18	2.000	99.700	378.910	199.40	757.82	558.42 LT A		
	12/21/18	2.000	97.825	378.910	195.65	757.82	562.17 LT A		
	1/3/19	2.000	97.760	378.910	195.52	757.82	562.30 LT A		
	1/31/19	2.000	103.965	378.910	207.93	757.82	549.89 LT A		
	5/2/19	1.000	125.710	378.910	125.71	378.91	253.20 LT A		
	5/9/19	1.000	124.260	378.910	124.26	378.91	254.65 LT A		
	5/23/19	1.000	125.680	378.910	125.68	378.91	253.23 LT A		
	6/3/19	1.000	122.070	378.910	122.07	378.91	256.84 LT A		
	6/25/19	1.000	132.850	378.910	132.85	378.91	246.06 LT A		
	8/2/19	1.000	135.690	378.910	135.69	378.91	243.22 LT A		
	9/24/19	1.000	137.340	378.910	137.34	378.91	241.57 LT A		
	10/2/19	1.000	135.990	378.910	135.99	378.91	242.92 LT A		
	10/18/19	1.000	137.790	378.910	137.79	378.91	241.12 LT A		
	10/18/19	1.000	138.210	378.910	138.21	378.91	240.70 LT A		
	10/22/19	1.000	137.850	378.910	137.85	378.91	241.06 LT A		
	10/23/19	1.000	136.110	378.910	136.11	378.91	242.80 LT A		
	10/23/19	1.000	136.330	378.910	136.33	378.91	242.58 LT A		
	10/23/19	1.000	136.370	378.910	136.37	378.91	242.54 LT A		
	2/11/20	1.000	183.870	378.910	183.87	378.91	195.04 LT A		
	2/20/20	1.000	182.870	378.910	182.87	378.91	196.04 LT A		

Account Detail

Active Assets Account
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	378.910	179.53	378.91	199.38 LT A		
	2/21/20	1.000	180.550	378.910	180.55	378.91	198.36 LT A		
	2/24/20	1.000	171.210	378.910	171.21	378.91	207.70 LT A		
	2/24/20	2.000	166.580	378.910	333.16	757.82	424.66 LT A		
	2/25/20	1.000	173.570	378.910	173.57	378.91	205.34 LT A		
	2/26/20	1.000	169.000	378.910	169.00	378.91	209.91 LT A		
	2/26/20	9.000	169.000	378.910	1,521.00	3,410.19	1,889.19 LT A		
	2/27/20	2.000	161.375	378.910	322.75	757.82	435.07 LT A		
	2/27/20	2.000	163.380	378.910	326.76	757.82	431.06 LT A		
	2/27/20	2.000	164.070	378.910	328.14	757.82	429.68 LT A		
	2/28/20	2.000	152.810	378.910	305.62	757.82	452.20 LT A		
	2/28/20	2.000	155.950	378.910	311.90	757.82	445.92 LT A		
	3/3/20	1.000	162.670	378.910	162.67	378.91	216.24 LT A		
	3/3/20	1.000	166.160	378.910	166.16	378.91	212.75 LT A		
	3/6/20	2.000	160.140	378.910	320.28	757.82	437.54 LT A		
	3/9/20	2.000	151.100	378.910	302.20	757.82	455.62 LT A		
	3/9/20	2.000	153.240	378.910	306.48	757.82	451.34 LT A		
	3/12/20	2.000	147.710	378.910	295.42	757.82	462.40 LT A		
	3/16/20	2.000	142.970	378.910	285.94	757.82	471.88 LT A		
	5/27/20	20.000	177.948	378.910	3,558.95	7,578.20	4,019.25 LT A		
	5/27/20	20.000	178.760	378.910	3,575.20	7,578.20	4,003.00 LT A		
	6/11/20	1.000	188.720	378.910	188.72	378.91	190.19 LT A		
	7/23/20	1.000	203.020	378.910	203.02	378.91	175.89 LT A		
	7/27/20	5.000	203.110	378.910	1,015.55	1,894.55	879.00 LT A		
	7/31/20	1.000	200.260	378.910	200.26	378.91	178.65 LT A		
	9/3/20	1.000	224.050	378.910	224.05	378.91	154.86 LT A		
	9/3/20	1.000	224.180	378.910	224.18	378.91	154.73 LT A		
	9/4/20	1.000	207.100	378.910	207.10	378.91	171.81 LT A		
	9/4/20	1.000	209.140	378.910	209.14	378.91	169.77 LT A		
	9/4/20	6.000	208.500	378.910	1,251.00	2,273.46	1,022.46 LT A		
	9/8/20	1.000	206.380	378.910	206.38	378.91	172.53 LT A		
	9/11/20	1.000	202.160	378.910	202.16	378.91	176.75 LT A		
	9/11/20	1.000	202.170	378.910	202.17	378.91	176.74 LT A		
	9/11/20	1.000	206.910	378.910	206.91	378.91	172.00 LT A		
	9/17/20	2.000	201.965	378.910	403.93	757.82	353.89 LT A		
	9/17/20	2.000	202.450	378.910	404.90	757.82	352.92 LT A		
	9/18/20	2.000	198.360	378.910	396.72	757.82	361.10 LT A		

Morgan Stanley

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Account Detail

Active Assets Account
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	378.910	393.06	757.82	364.76 LT A		
	9/23/20	1.000	201.150	378.910	201.15	378.91	177.76 LT A		
	10/26/20	1.000	209.380	378.910	209.38	378.91	169.53 LT A		
	2/23/21	1.000	231.270	378.910	231.27	378.91	147.64 LT A		
	3/3/21	1.000	227.540	378.910	227.54	378.91	151.37 LT A		
	9/20/21	1.000	290.250	378.910	290.25	378.91	88.66 LT A		
	11/30/21	1.000	331.780	378.910	331.78	378.91	47.13 LT A		
	12/3/21	1.000	319.840	378.910	319.84	378.91	59.07 LT A		
	12/3/21	1.000	325.260	378.910	325.26	378.91	53.65 LT A		
	1/5/22	1.000	319.020	378.910	319.02	378.91	59.89 LT A		
	1/10/22	1.000	309.770	378.910	309.77	378.91	69.14 LT A		
	1/13/22	1.000	305.520	378.910	305.52	378.91	73.39 LT A		
	2/4/22	1.000	305.150	378.910	305.15	378.91	73.76 LT A		
	8/29/22	5.000	266.740	378.910	1,333.70	1,894.55	560.85 LT A		
	8/18/23	1.000	314.530	378.910	314.53	378.91	64.38 ST		
	8/18/23	9.000	313.960	378.910	2,825.64	3,410.19	584.55 ST		
	9/21/23	2.000	320.960	378.910	641.92	757.82	115.90 ST		
	Total	201.000			34,958.32	76,160.91	40,437.76 LT 764.83 ST	603.00	0.79

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/14/23; Asset Class: Equities

NETFLIX INC (NFLX)	5/21/20	2.000	436.250	473.970	872.50	947.94	75.44 LT A
	9/23/20	1.000	471.000	473.970	471.00	473.97	2.97 LT A
	10/21/20	1.000	491.130	473.970	491.13	473.97	(17.16) LT A
	1/21/22	1.000	397.900	473.970	397.90	473.97	76.07 LT A
	Total	5.000			2,232.53	2,369.85	137.32 LT

Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities

PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	168.290	1,597.04	1,682.90	85.86 ST
	10/17/23	4.000	160.718	168.290	642.87	673.16	30.29 ST
	10/20/23	4.000	161.015	168.290	644.06	673.16	29.10 ST
	Total	18.000			2,883.97	3,029.22	145.25 ST

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/05/24; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	63.96%	\$72,082.26	\$115,995.45	\$41,933.14 LT \$1,980.03 ST	\$698.88	0.60%

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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Account Detail

Active Assets Account
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.

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

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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	419.400	280.07	419.40	139.33	LT A		
	8/25/23	5.000	401.810	419.400	2,009.05	2,097.00	87.95	ST		
	9/21/23	10.000	399.620	419.400	3,996.20	4,194.00	197.80	ST		
	9/25/23	2.000	398.395	419.400	796.79	838.80	42.01	ST		
	10/2/23	8.000	392.420	419.400	3,139.36	3,355.20	215.84	ST		
	10/6/23	4.000	394.700	419.400	1,578.80	1,677.60	98.80	ST		
	10/9/23	1.000	394.170	419.400	394.17	419.40	25.23	ST		
	10/17/23	1.000	399.680	419.400	399.68	419.40	19.72	ST		
	10/19/23	2.000	397.195	419.400	794.39	838.80	44.41	ST		
	10/20/23	1.000	389.720	419.400	389.72	419.40	29.68	ST		
	10/27/23	2.000	377.060	419.400	754.12	838.80	84.68	ST		
	Total	37.000			14,532.35	15,517.80	139.33	LT	230.44	
							846.12	ST	1.49	
<i>Next Dividend Payable 01/2024; Asset Class: Equities</i>										
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	226.260	153.88	226.26	72.38	LT A	3.34	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>										
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	67.340	1,292.53	1,346.80	54.27	ST		
	10/20/23	4.000	63.308	67.340	253.23	269.36	16.13	ST		
	Total	24.000			1,545.76	1,616.16	70.40	ST	29.76	
<i>Next Dividend Payable 12/2023; Asset Class: Equities</i>										
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS					\$32,134.19	\$34,633.58	\$493.79 LT \$2,005.60 ST	\$471.73	1.36%	
Percentage of Holdings					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
TOTAL VALUE					\$104,216.45	\$181,366.73	\$42,426.93 LT \$3,985.63 ST	\$2,638.62	1.46%	
<i>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.</i>										
<i>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.</i>										

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

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,380.37	—	—	—	—	—
Savings and Time Deposits	29,357.33	—	—	—	—	—
Stocks	—	\$115,995.45	—	—	—	—
ETFs & CEFs	—	34,633.58	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$30,737.70	\$150,629.03	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/10		Qualified Dividend	COCA COLA CONSOLIDATED INC				\$1.50
11/16		Qualified Dividend	APPLE INC				1.20
11/29		Dividend	WISDOMTREE TR US QLTY DIV GRT				2.40
11/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EB0			117.49
11/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.01
11/30	11/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(117.49)
NET CREDITS/(DEBITS)							\$5.11

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/1	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(381.68)
11/10	Automatic Investment	BANK DEPOSIT PROGRAM	1.50
11/16	Automatic Investment	BANK DEPOSIT PROGRAM	1.20
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	2.40
11/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			\$(376.57)

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.

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Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/23)	\$62,032.15
Ending Total Value (as of 11/30/23)	\$66,428.32
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

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

Your Branch
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PURCHASE, NY 10577
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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

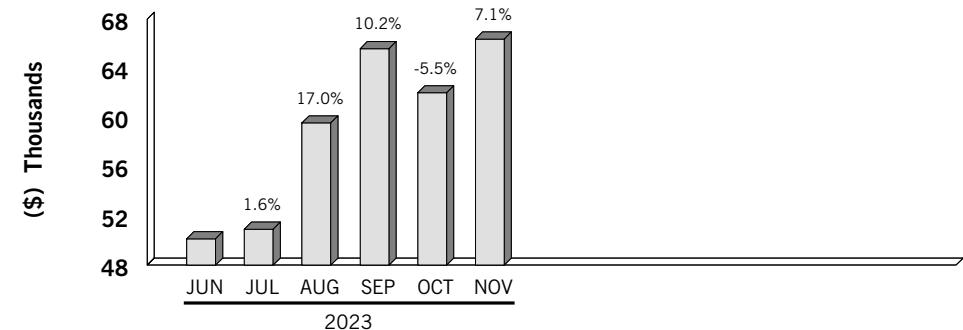
Platinum CashPlus Account
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
TOTAL BEGINNING VALUE	\$62,032.15	—
Credits	6,177.53	77,206.75
Debits	(2,000.00)	(12,000.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$4,177.53	\$65,206.20
Change in Value	218.64	1,222.12
TOTAL ENDING VALUE	\$66,428.32	\$66,428.32

MARKET VALUE OVER TIME

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



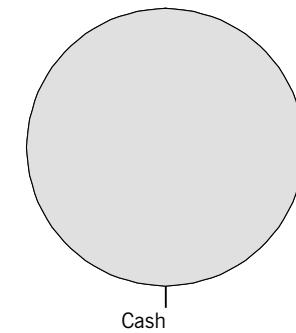
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$66,428.32	100.00
TOTAL VALUE	\$66,428.32	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
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/23)	This Period (as of 11/30/23)
Cash, BDP, MMFs	\$7,634.11	\$11,811.70
Savings and Time Deposits	54,398.04	54,616.62
Total Assets	\$62,032.15	\$66,428.32
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$62,032.15	\$66,428.32

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
Interest	\$218.64	\$1,222.12
Income And Distributions	\$218.64	\$1,222.12
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$218.64	\$1,222.12

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 (11/1/23-11/30/23)	This Year (1/1/23-11/30/23)
OPENING CASH, BDP, MMFs	\$7,634.11	—
Purchases	(218.58)	(54,617.62)
Sales and Redemptions	—	1.00
Income and Distributions	218.64	1,222.12
Total Investment Related Activity	\$0.06	\$(53,394.50)
Checks Deposited	6,177.53	33,810.50
Electronic Transfers-Credits	—	43,396.25
Electronic Transfers-Debits	(2,000.00)	(12,000.00)
Total Cash Related Activity	\$4,177.53	\$65,206.75
Automated Payments	—	(0.55)
Total Card/Check Activity	—	\$(0.55)
CLOSING CASH, BDP, MMFs	\$11,811.70	\$11,811.70

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/23-11/30/23)	Realized This Year (1/1/23-11/30/23)	Unrealized Inception to Date (as of 11/30/23)
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

Brokerage Account

Investment Objectives (in order of priority): Income

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	Percentage of Holdings	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA		\$11,811.70	—	\$1.18	0.010
CASH, BDP, AND MMFs	17.78%	\$11,811.70		\$1.18	

Account Detail

Platinum CashPlus Account
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	\$54,616.62	\$2,730.83	5.00
<i>Asset Class: Cash</i>			

	Percentage of Holdings	Value	Est Ann Income	Accrued Interest
SAVINGS AND TIME DEPOSITS	82.22%	\$54,616.62	\$2,730.83	
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%	—	\$66,428.32	N/A
				\$2,732.01 4.11%

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	\$11,811.70	—	—	—	—	—
Savings and Time Deposits	54,616.62	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$66,428.32	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/6		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 209615159			\$(2,000.00)
11/14		Check Deposit	MS PAYROLL DEPOSIT				3,088.77
11/29		Check Deposit	MS PAYROLL DEPOSIT				3,088.76
11/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EBO			218.58
11/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.06
11/30	11/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(218.58)
NET CREDITS/(DEBITS)							\$4,177.59

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
	11/6	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(2,000.00)
	11/15	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.77
	11/30	Automatic Investment	BANK DEPOSIT PROGRAM	3,088.76
	11/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD				\$4,177.59

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.

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