# Rental Application for **The Copper**

**Notice: All adult applicants (18 years or older) must complete a separate application for rental.**

## APPLICANT INFORMATION

| LAST NAME | FIRST NAME | M.I. | SUFFIX |
|---|---|---|---|
| Rand | Bradford | | |

| SSN | BIRTH DATE | PHONE - TYPE |
|---|---|---|
| ***-**-**** | 4/18/1967 | (917) 992 - 1333 - Mobile |

| EMAIL |
|---|
| BRand@randluxury.com |

## EMERGENCY CONTACT

| NAME | ADDRESS |
|---|---|
| Melissa Rand | 32 Hunt Ct, Jericho, 40 11753 |

| PHONE | EMAIL ADDRESS | RELATIONSHIP |
|---|---|---|
| (516) 770 - 5228 | Mellyrose@yahoo.com | wife |

## CURRENT ADDRESS

| STREET ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 32 Hunt Ct | Jericho | NY | 11753 |

| DATE IN | DATE OUT | MONTHLY RENT |
|---|---|---|
| | current | $0.00 / Mo. |

## EMPLOYMENT & INCOME INFORMATION

| OCCUPATION | EMPLOYER/COMPANY |
|---|---|
| President | CyberRisk Alliance |

| SUPERVISOR | SUPERVISOR PHONE | SALARY | START DATE |
|---|---|---|---|
| John Whelan | (646) 842 - 2596 | $2,300,000.00/Yr. | |

| EMPLOYER ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 400 Madison Avenue | New York | NY | 10017 |

| OTHER INCOME DESCRIPTION | MONTHLY INCOME |
|---|---|
| Tax Free Municipal Bonds 4% | $495,000.00/Yr. |
| Blackstone Real Estate Fund 9.5% | $95,000.00/Yr. |

## BACKGROUND INFORMATION

| Have you ever filed for bankruptcy? | Have you ever willfully refused to pay rent when due? |
|---|---|
| NO | NO |
| **Have you ever been evicted from a tenancy or left owing money?** | **Have you ever been convicted of a crime?** |
| NO | NO |

## VEHICLE INFORMATION

| 1. MAKE | MODEL | YEAR |
|---|---|---|
| Porsche | Panamera | 2023 |
| **COLOR** | **PLATE** | **STATE** |
| Gray | HLW9770 | NY |

## SUPPLEMENTAL QUESTIONS

**Will the tenant be receiving stove knob covers from property?**

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

**Window Guards:**

☒ No children 10 years of age or younger live in my apartment

**Were you referred by a broker?**

NO

**I (we) have seen the actual apartment for which I (we) are applying?:**

NO

Initials: B.R. AD2AFEFB

**Preferred Mailing Address:**

32 Hunt Ct, Jericho, NY 11753 - US

## NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

**1)** The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

**2)** If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

**3)** You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

**4)** You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

## APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Bradford Rand*

**Signed by Bradford Rand**
Sun Oct 13 2024 11:30:19 PM EDT
Key: AD2AFEFB; IP Address: 98.116.187.18

Bradford Rand *(Applicant)* *Date*

### The following charge(s) will appear on your card statement as *"ClickPay"*

**Application Fee - Charge Details**

| Name on Card | Account Number | Reference Number | Authorized |
|---|---|---|---|
| Bradford rand | XXXXXXXXXXXX5000 | 15159521 | $21.50 |

*This card has been authorized for the amount above and will be charged when the application is processed.*

Initials: B.R. AD2AFEFB

**California Required Notices**

**This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.**

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

**Avisos obligatorios en el estado de California**

**El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.**

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

# Rental Report for Bradford Rand

| **The property's screening criteria result** | |
|---|---|
| **PENDING** | There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation. |

**Score for Bradford Rand: 877**

| | | Importance | Result |
|---|---|---|---|
| AI Score | | Pass/Fail | |
| No Credit | | Pass/Conditional | |
| Total annual income to rent ratio exceeds 40.0 | | Pass/Fail | PENDING |
| May have been through a bankruptcy | | Pass/Fail | |
| No unpaid rental collections | | Pass/Fail | |
| Employment verification must not be Verified False | | Pass/Fail | PENDING |
| Criminal and Other Public Records: Felony Convictions | | Pass/Fail | |
| Total Considered Felony Convictions | None | Pass/Fail | |
| Alcohol | None ever | Pass/Fail | |
| Bad Check | None ever | Pass/Fail | |
| Criminal Other | None ever | Pass/Fail | |
| Drug Manufacture Distribution | None ever | Pass/Fail | |
| Drug Marijuana Use | None ever | Pass/Fail | |
| Drug Meth Manufacture | None ever | Pass/Fail | |
| Drug Use | None ever | Pass/Fail | |
| Fraud | None ever | Pass/Fail | |

| | | | |
|---|---|---|---|
| Government Obstruction | None ever | Pass/Fail | 👍 |
| Kidnapping | None ever | Pass/Fail | 👍 |
| Property Destruction | None ever | Pass/Fail | 👍 |
| Property Other | None ever | Pass/Fail | 👍 |
| Property Theft | None ever | Pass/Fail | 👍 |
| Prostitution | None ever | Pass/Fail | 👍 |
| Sex Offense Coerced | None ever | Pass/Fail | 👍 |
| Sex Offense Willful | None ever | Pass/Fail | 👍 |
| Society Other | None ever | Pass/Fail | 👍 |
| Violent Fatal | None ever | Pass/Fail | 👍 |
| Violent Non Fatal | None ever | Pass/Fail | 👍 |
| Weapons | None ever | Pass/Fail | 👍 |
| Wildlife | None ever | Pass/Fail | 👍 |
| Criminal and Other Public Records: Misdemeanor Convictions | | Pass/Fail | 👍 |
| Total Considered Misdemeanor Convictions | None | Pass/Fail | 👍 |
| Alcohol | None ever | Pass/Fail | 👍 |
| Bad Check | None ever | Pass/Fail | 👍 |
| Criminal Other | None ever | Pass/Fail | 👍 |
| Drug Manufacture Distribution | None ever | Pass/Fail | 👍 |
| Drug Marijuana Use | None ever | Pass/Fail | 👍 |
| Drug Meth Manufacture | None ever | Pass/Fail | 👍 |
| Drug Use | None ever | Pass/Fail | 👍 |
| Fraud | None ever | Pass/Fail | 👍 |
| Government Obstruction | None ever | Pass/Fail | 👍 |
| Kidnapping | None ever | Pass/Fail | 👍 |
| Property Destruction | None ever | Pass/Fail | 👍 |
| Property Other | None ever | Pass/Fail | 👍 |
| Property Theft | None ever | Pass/Fail | 👍 |
| Prostitution | None ever | Pass/Fail | 👍 |
| Sex Offense Coerced | None ever | Pass/Fail | 👍 |
| Sex Offense Willful | None ever | Pass/Fail | 👍 |
| Society Other | None ever | Pass/Fail | 👍 |
| Violent Fatal | None ever | Pass/Fail | 👍 |
| Violent Non Fatal | None ever | Pass/Fail | 👍 |
| Weapons | None ever | Pass/Fail | 👍 |
| Wildlife | None ever | Pass/Fail | 👍 |
| Is not a registered sex offender | | Pass/Fail | 👍 |

| Credit Quick Summary | |
|---|---|
| Total annual income (reported by Applicant) | $2,890,000.00 |
| Total **verified** annual income | Pending |
| Total **verified** combined annual income to rent ratio | Pending (based on rent of $5,349.58) |
| Total number of accounts | 30 |
| Accounts with no late payments | 28 (0 unpaid past due) |
| Accounts paid 30-59 days past due | 2 (0 unpaid past due) |
| Accounts paid 60-89 days past due | 0 (0 unpaid past due) |
| Accounts paid more than 90 days past due | 0 (0 unpaid past due) |
| Total outstanding balance | $39,160.00 ($0.00 past due) |
| Outstanding revolving debt | $18.00 (0% of limit) ($0.00 past due) |
| Outstanding loan balance | $39,142.00 ($0.00 past due) |
| Bankruptcies, foreclosures, and legal items | 0 |
| Collection total balance (includes past due) | $0.00 |
| Rental History records found | 0 |

| Identity | From Application | From Equifax |
|---|---|---|
| **Name:** | Bradford Rand | BRADFORD RAND |
| **SSN:** | ***-**-**** | ***-**-**** |
| **Birth Date:** | 4/**/1967 | 4/**/1967 |

| Addresses | From Application | From Equifax |
|---|---|---|
| | 32 Hunt Ct<br>Jericho, NY 11753 - US | 32 HUNT CT.<br>JERICHO, NY 11753 (Applicant)<br>Reported 10/2024<br><br>34 HUNT CT.<br>JERICHO, NY 11753 (Applicant)<br>Reported 10/2024<br><br>99 POWERHOUSE RD. 206<br>ROSLYN HEIGHTS, NY 11577 (Applicant)<br>Reported 10/2024<br><br>401 E 34TH ST. N16J<br>NEW YORK, NY 10016 (Applicant)<br>Reported 4/2024<br><br>6441 SAUNDERS ST. 115<br>REGO PARK, NY 11374 (Applicant)<br>Reported 9/2022<br><br>276 5TH AVE RM 906<br>NEW YORK, NY 10001 (Applicant)<br>Reported 7/2020<br><br>200 E 72ND ST. 32F<br>NEW YORK, NY 10021 (Applicant)<br>Reported 5/2015<br><br>605 PARK AVE. 16B<br>NEW YORK, NY 10065 (Applicant)<br>Reported 2/2014 |

| Employment | From Application | From Equifax |
|---|---|---|
| **Applicant:** | President<br>CyberRisk Alliance<br>$2,300,000.00/Yr. Total annual Income: $2,890,000.00 | ONE MARKET INC<br>CEO<br>JOB EXPO INTERNATION |

**Employment Verifications**

From RealPage

| | | | | |
|---|---|---|---|---|
| Requested For<br>Bradford Rand<br>Requested Date<br>10/16/2024 | **Employer**<br>CyberRisk Alliance | **Position Held**<br>President | **Annual Salary**<br>$2,300,000.00 | **Supervisor**<br>John Whelan<br>(646) 842 - 2596 |
| | **Results**<br>Pending | | | |

**Criminal and Other Public Records**

| Requested For | Location Searched | Period Searched | Requested | Returned |
|---|---|---|---|---|
| Bradford Rand | Multistate Search | 10/16/2017 - 10/16/2024 | 10/16/2024 | 10/16/2024 |

**Results**
*No Records Found*

**National Sex Offender Registry History**

| Requested For | Date Requested | Date Returned |
|---|---|---|
| Bradford Rand | 10/16/2024 | 10/16/2024 |

**Results**
*No Records Found*

**Restricted Person Search**

| Requested For | Requested | Returned |
|---|---|---|
| Bradford Rand | 10/16/2024 | 10/16/2024 |

**Results**
*No Records Found*

**Risk Models**

From RealPage

| Risk Model Name | Score | Score Factors |
|---|---|---|
| RealPage AI Score (Applicant) | 877 | Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>Rental Payment History |
| | **Description**<br>RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer). | |

From Equifax

| Risk Model Name | Score | Score Factors |
|---|---|---|
| Credit Score (Applicant) | 825 | You have too many delinquent or derogatory accounts<br>You have too many inquiries on your credit report.<br>You have either very few loans or too many loans with recent delinquencies<br>Lack of sufficient credit history on bankcard or revolving accounts |
| | **Description**<br>This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer). | |

## Credit Accounts

### From Equifax

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 11/2022 | 8/2024 | | | | | $31,381.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $1,961.00 | $76,491.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

**Payment History**

| 9/24 | | 7/24 | | 5/24 | | 3/24 | | 1/24 | | 11/23 | | 9/23 | | 7/23 | | 5/23 | | 3/23 | | 1/23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| GMFNANCIAL (Applicant) | 12/2022 | 9/2024 | 1 | 0 | 0 | | $7,761.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $597.00 | $21,492.00 | INSTALLMENT | FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITICARDS CBNA (Applicant) | 7/1987 | 8/2024 | | | | | $18.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $18.00 | $30,269.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITIZENS ONE HOME LO (Applicant) | 11/2019 | 4/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $726,000.00 | MORTGAGE | VARIABLE/ADJUSTABLE RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 6/22 | | 4/22 | | 2/22 | | 12/21 | | 10/21 | | 8/21 | | 6/21 | | 4/21 | | 2/21 | | 12/20 | | 10/20 | | 8/20 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| M&T BANK (Applicant) | 12/2017 | 10/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $352,500.00 | MORTGAGE | FANNIE MAE ACCOUNT<br>FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 12/19 | | 10/19 | | 8/19 | | 6/19 | | 4/19 | | 2/19 | | 12/18 | | 10/18 | | 8/18 | | 6/18 | | 4/18 | | 2/18 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| HUDSON CITY SAVINGS (Applicant) | 12/2010 | 10/2015 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $350,000.00 | MORTGAGE | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| M&T BANK (Applicant) | 12/2010 | 11/2017 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $350,000.00 | MORTGAGE | VARIABLE/ADJUSTABLE RATE<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 10/2020 | 10/2022 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $61,350.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11/22 | | 9/22 | | 7/22 | | 5/22 | | 3/22 | | 1/22 | | 11/21 | | 9/21 | | 7/21 | | 5/21 | | 3/21 | | 1/21 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 2/2018 | 2/2019 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $44,858.00 | INSTALLMENT | FIXED RATE<br>Rate/Status 1: Pays account as agreed | | | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMERICAN EXPRESS (Applicant) | 3/1989 | 8/2015 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $43,572.00 | OPEN ACCOUNT | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed | | | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 7/2013 | 10/2015 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $35,119.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed | | | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 10/2016 | 3/2019 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $34,926.00 | INSTALLMENT | LEASE - FULL TERMINATION<br>Rate/Status 1: Pays account as agreed | | | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB CARD SERVICES (Applicant) | 9/2001 | 9/2024 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $31,106.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| PORSCHE CREDIT CORPO (Applicant) | 12/2018 | 10/2020 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $28,098.00 | INSTALLMENT | LEASE - FULL TERMINATION<br>Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11/20 | | 9/20 | | 7/20 | | 5/20 | | 3/20 | | 1/20 | | 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB CARD SERVICES (Applicant) | 7/1994 | 9/2024 | | | | | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $26,344.00 | REVOLVING | Rate/Status 1: Pays account as agreed | | | |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| DISCOVER BANK (Applicant) | 5/2009 | 2/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $23,779.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9/20 | | 7/20 | | 5/20 | | 3/20 | | 1/20 | | 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 | | 11/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| U.S. BANK (Applicant) | 12/2008 | 9/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $22,848.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9/24 | | 7/24 | | 5/24 | | 3/24 | | 1/24 | | 11/23 | | 9/23 | | 7/23 | | 5/23 | | 3/23 | | 1/23 | | 11/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| MERCEDES-BENZ FINANC (Applicant) | 5/2012 | 12/2014 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $19,800.00 | INSTALLMENT | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| GMFNANCIAL (Applicant) | 8/2020 | 1/2023 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $0.00 | $14,268.00 | INSTALLMENT | LEASE - FULL TERMINATION<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4/23 | | 2/23 | | 12/22 | | 10/22 | | 8/22 | | 6/22 | | 4/22 | | 2/22 | | 12/21 | | 10/21 | | 8/21 | | 6/21 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| ALLY FINANCIAL (Applicant) | 5/2018 | 8/2020 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $9,600.00 | INSTALLMENT | FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9/20 | | 7/20 | | 5/20 | | 3/20 | | 1/20 | | 11/19 | | 9/19 | | 7/19 | | 5/19 | | 3/19 | | 1/19 | | 11/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMERICAN EXPRESS (Applicant) | 8/1989 | 4/2017 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $9,381.00 | OPEN ACCOUNT | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB CARD SERVICES (Applicant) | 1/2002 | 9/2024 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $5,008.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CAPITAL ONE BANK USA (Applicant) | 10/2001 | 12/2023 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $4,944.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMEX/DSNB (Applicant) | 8/2008 | 2/2020 | 1 | 0 | 0 | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $4,169.00 | REVOLVING | ACCOUNT CLOSED BY CREDIT GRANTOR<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12/22 | | 10/22 | | 8/22 | | 6/22 | | 4/22 | | 2/22 | | 12/21 | | 10/21 | | 8/21 | | 6/21 | | 4/21 | | 2/21 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| JPMCB CARD SERVICES (Applicant) | 11/2000 | 8/2016 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $2,672.00 | OVERDRAFT/RESERVE | Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CAPITAL ONE BANK USA (Applicant) | 12/2008 | 3/2019 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $1,159.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/20 | | 8/20 | | 6/20 | | 4/20 | | 2/20 | | 12/19 | | 10/19 | | 8/19 | | 6/19 | | 4/19 | | 2/19 | | 12/18 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BLOOMINGDALES (Applicant) | 10/1995 | 10/2011 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $1,091.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| COMENITYCAPITAL/BA (Applicant) | 7/2005 | 6/2012 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $970.00 | REVOLVING | ACCOUNT CLOSED BY CREDIT GRANTOR<br>Rate/Status 1: Pays account as agreed |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITICARDS CBNA (Applicant) | 5/2024 | 7/2024 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $2.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| | | | |
|---|---|---|---|
| 0 | 0 | 0 | 0 |
| 9/24 | | 7/24 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| SYNCB/BROOK BROS (Applicant) | 6/2010 | | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $0.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

| Previous Credit Inquiries | |
|---|---|
| **From Equifax** | |
| 11/2022 | GOLD COAST SPORTS CA (Applicant) |

*Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

**A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

  **You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

| TYPE OF BUSINESS: | CONTACT: |
|---|---|
| 1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates<br>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: | a. Consumer Financial Protection Bureau<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital Access<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |

## A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

**Equifax Security Freeze**
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
**https://www.freeze.equifax.com**

**Experian Security Freeze**
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
**https://www.experian.com/freeze/center.html**

**TransUnion LLC**
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
**www.transunion.com/personal-credit/credit-disputes/credit-freezes.page**

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

J.P.Morgan

Statement Period
**August 31 - September 30, 2024**

Account Number
**994-54696**

# Investment Statement

16487 BDS 079 005 27424 - YYNNNNNNNNNN
**BRADFORD RAND**
32 HUNT CT
JERICHO NY 11753-1140

## Account Value with Accruals

| Account Description | Previous Period | This Period |
|---|---|---|
| Brokerage | 2,666,767.96 | 2,674,516.89 |
| **ACCOUNT VALUE** | **$2,666,767.96** | **$2,674,516.89** |

**See page 3 for footnotes and more detail.**

## Questions?

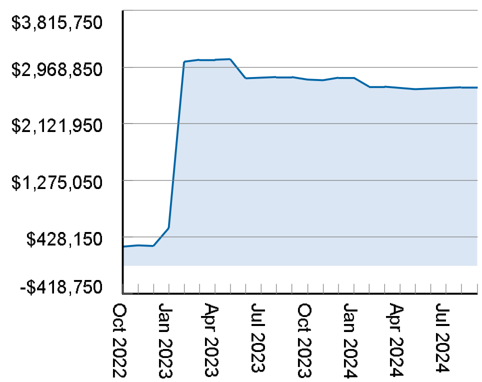
***For Full Service Accounts, Call Private Client Advisor***

**(516) 338 7618** Simi Bridgelal

**Customer Service**
(888) 994 5626
**Branch Address**
201 Post Avenue
Westbury, NY, 11590

www.chase.com More contact information on page 14

**Account Value with Accruals**
(October 2022 to September 2024)




If you have any questions about your statement or concerns about your account, please call us at the toll free number provided above.

INVESTMENT AND INSURANCE PRODUCTS ARE: · NOT FDIC INSURED · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
· NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES
· SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



Account is held at J.P. Morgan Securities LLC (JPMS), member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). **This statement summary is provided for convenience purposes only**. For information about your JPMS account(s), please refer to your official JPMS account statement(s), which follows this statement summary. **Neither this statement summary nor your official JPMS account statement(s) should be used for tax reporting purposes.**

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J.P.Morgan

Statement Period
**August 31 - September 30, 2024**
Last Statement: August 30, 2024

Account Number
**994-54696**

Account Value With Accruals: **$2,674,516.89**

**BRADFORD RAND**
32 HUNT CT
JERICHO NY 11753-1140

**INDIVIDUAL**

## Account Activity Summary

| Description | This Period | Year-to-Date |
|---|---|---|
| **Beginning Account Value** | **$2,650,515.04** | **$2,745,300.75** |
| Deposits (Cash & Securities) | 0.00 | 0.00 |
| Withdrawals (Cash & Securities) | 0.00 | (154,750.00) |
| **Net Deposits / Withdrawals** | **$0.00** | **($154,750.00)** |
| Income | 4,420.85 | 117,587.05 |
| Fees [1] | 0.00 | 0.00 |
| Change In Investment Value | 4,226.00 | (48,975.91) |
| **ENDING ACCOUNT VALUE** | **$2,659,161.89** | **$2,659,161.89** |
| Net Accrued Income | 15,355.00 | 15,355.00 |
| **Account Value With Accruals** | **$2,674,516.89** | **$2,674,516.89** |

1 *Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.*

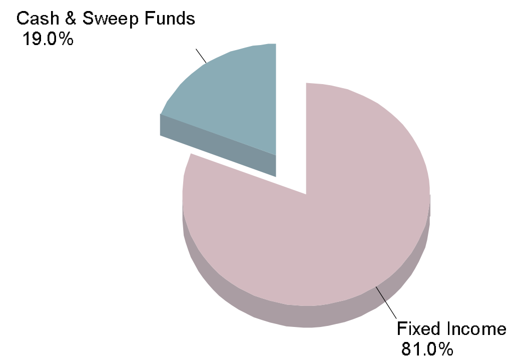
Month End Closing Method: First In, First Out (FIFO)

Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

## Asset Allocation Summary

| Description | Market value Previous Period | Market value This Period | Total Change ($) |
|---|---|---|---|
| Cash & Sweep Funds | 248.59 | 504,626.28 | 504,377.69 |
| Fixed Income | 2,650,266.45 | 2,154,535.61 | (495,730.84) |
| **TOTAL ACCOUNT VALUE** | **$2,650,515.04** | **$2,659,161.89** | **$8,646.85** |

**Asset Allocation**




The allocation percentage is derived from net positive market values only.

## Bonds with a 60 Day Horizon Summary

| Expected Payment Date | Maturity Date | Event Type | Description | Quantity | Interest Rate (%) |
|---|---|---|---|---|---|
| 31 Oct 2024 | 31 Oct 2024 | MATURITY | **UNITED STATES TREASURY BILL**<br>CUSIP: 912797HE0 | 640,000 | 0 |
| 29 Nov 2024 | 29 Nov 2024 | MATURITY | **UNITED STATES TREASURY BILL**<br>CUSIP: 912797HP5 | 506,000 | 0 |

These bonds will also appear in your Holdings section. Call and pre-refund dates are received from outside sources and are not guaranteed for accuracy. “FULL CALL” bonds may be rescinded.

## Unrealized Gain / Loss Summary

| Description | This Period |
|---|---|
| Short-Term Gain | 14,970.77 |
| **Short-Term Net Gain / Loss** | **$14,970.77** |
| **Long-Term Net Gain / Loss** | **$0.00** |
| **TOTAL UNREALIZED GAIN / LOSS** | **$14,970.77** |

Unrealized Gain / Loss represents Gain / Loss data since the date of acquisition.

## Assets and Liabilities Summary

| Description | Previous Period | This Period |
|---|---|---|
| Long Cash and Sweep Funds | 248.59 | 504,626.28 |
| Long Market Value | 2,650,266.45 | 2,154,535.61 |
| **Total Assets** | **$2,650,515.04** | **$2,659,161.89** |
| **Total Liabilities** | **$0.00** | **$0.00** |
| **TOTAL ACCOUNT VALUE** | **$2,650,515.04** | **$2,659,161.89** |
| Long Accrued Income | 16,252.92 | 15,355.00 |
| **Total Account Value with Accruals** | **$2,666,767.96** | **$2,674,516.89** |

## Income Summary

| Description | This Period | Year-to-Date |
|---|---|---|
| Interest | 4,420.85 | 2,695.38 |
| **Total Income from Taxable Investments** | **$4,420.85** | **$2,695.38** |
| Interest | 0.00 | 114,891.67 |
| **Total Income from Non-Taxable Investments** | **$0.00** | **$114,891.67** |
| **TOTAL INCOME** | **$4,420.85** | **$117,587.05** |

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

## Realized Gain / Loss Summary

| Description | This Period | Year-to-Date |
|---|---|---|
| Short-Term Gain | 0.00 | 23,274.49 |
| **Short-Term Net Gain / Loss** | **$0.00** | **$23,274.49** |
| **Long-Term Net Gain / Loss** | **$0.00** | **$0.00** |
| **TOTAL REALIZED GAIN / LOSS** | **$0.00** | **$23,274.49** |

Realized gain/loss information is provided for transactions in your account as of the trade date and excludes transactions where cost basis information has not been provided or is unavailable.
This summary may include realized gains on Treasury Bills which may be reclassified on your official tax document.

Gain/loss calculations do not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement.

Cost basis and realized gain/loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without assistance of your tax advisor.

## Holdings

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to the tax treatment of your investments, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided. J.P. Morgan has not, and cannot, validate the cost basis of positions reported by you or your agent, and are displayed solely for your convenience. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on transactions pending settlement. These wash sale adjustments, if any, will be reflected on your next statement.

### CASH & SWEEP FUNDS

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|
| **J P MORGAN DEPOSIT SWEEP**<br>JPMORGAN CHASE BANK NA EST. 30 DAY AVG YIELD 0.01% AMT DEPOSITED FDIC INSURED SUBJECT TO APPLICABLE LIMITS NOT COVERED BY SIPC<br>Symbol: QAJDS | | 504,626.28 | 1 | **504,626.28** | | | | --<br>-- |
| **TOTAL CASH & SWEEP FUNDS** | | | | **$504,626.28** | | | | --<br>-- |

### FIXED INCOME

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|
| **JPM PREMIUM DEPOSIT CWM**<br>DEPOSIT OF JPMC BANK NA EST. 30 DAY AVG YIELD 4.00% AMT DEPOSITED FDIC INSURED SUBJECT TO APPLICABLE LIMITS NOT COVERED BY SIPC<br>Symbol: CWMPD | N | 179,043.16 | 1 | **179,043.16** | 1 | 179,043.16 | 0.00 ST | --<br>-- |

See additional footnotes on the last page of the Holdings section.

## FIXED INCOME (continued)

| Description | Acquisition Date | | Quantity | Price | Market Value | Unit Cost | Cost Basis | | Unrealized Gain/Loss | | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **SCHENECTADY N Y BD ANTIC** NTS 2024 GO DATED DATE 05/02/2024 FIRST COUPON 05/02/2025 BOOK ENTRY ONLY NONE - BOND IS NOT INSURED DUE 05/02/2025 4.50000% EST YIELD: 4.47% RATING: MOODY N/A S&P SP-1+ CUSIP: 8064496T6 | 22 Apr 2024 | N | 830,000 | 100.708 | **835,876.40** | 100.59 | 834,880.42 | B | 995.98 | ST | 15,355.00<br>37,350.00 |
| **UNITED STATES TREASURY** BILL RE-ISSUE 08/29/2024 DATED DATE 11/30/2023 BOOK ENTRY ONLY ORIGINAL ISSUE DISCOUNT DUE 11/29/2024 0.00000% RATING: MOODY N/A S&P N/A CUSIP: 912797HP5 | 29 Aug 2024 | N | 506,000 | 99.2312 | **502,109.65** | 98.76 | 499,713.44 | | 2,396.21 | ST | --<br>-- |
| **UNITED STATES TREASURY** BILL RE-ISSUE 09/19/2024 DATED DATE 11/02/2023 FIRST COUPON 10/31/2024 BOOK ENTRY ONLY ORIGINAL ISSUE DISCOUNT DUE 10/31/2024 0.00000% RATING: MOODY N/A S&P N/A CUSIP: 912797HE0 | 29 May 2024 | N | 640,000 | 99.6104 | **637,506.40** | 97.8 | 625,927.82 | | 11,578.58 | ST | --<br>-- |
| **TOTAL FIXED INCOME** | | | | | **$2,154,535.61** | | **$2,139,564.84** | | **$14,970.77** | | **$15,355.00**<br>**$37,350.00** |

**Total Account Value : $2,659,161.89**



Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

## Holdings (continued)

*Unless otherwise noted, all positions are held in your cash account. F - TEFRA Account G - Good Faith Account I - Income Account L - Non Purpose Loan Account M - Margin Account R - DVP/RVP Account S - Short Account*

*AI Pricing Method: a – Net Investment b – Appraised Value c – The firm did not receive price information compliant with applicable reporting requirements.*

*A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale*

## Activity

### CASH FLOW SUMMARY

| Description | This Period | Year-to-Date |
|---|---|---|
| **Opening Cash Balance** | **$248.59** | **$19.09** |
| Trade and Investment Activity | 500,000.00 | 3,982,374.37 |
| Income | 4,420.85 | 134,205.80 |
| **Total Credits** | **$504,420.85** | **$4,116,580.17** |
| Trade and Investment Activity | (43.16) | (3,440,604.23) |
| Income | 0.00 | (16,618.75) |
| Cash Withdrawals | 0.00 | (154,750.00) |
| **Total Debits** | **($43.16)** | **($3,611,972.98)** |
| **Net Cash Activity** | **$504,377.69** | **$504,607.19** |
| **CLOSING CASH BALANCE** | **$504,626.28** | **$504,626.28** |

"Opening Cash Balance" and "Closing Cash Balance" include Sweep Funds.

### TRADE AND INVESTMENT ACTIVITY

| Trade Date / Settle Date | Transaction / Closing Method | Description | Quantity | Price | Cost | Proceeds | Cost Basis | Realized Gain/Loss |
|---|---|---|---|---|---|---|---|---|
| 03 Sep 2024<br>03 Sep 2024 | REINVEST | **JPM PREMIUM DEPOSIT CWM**<br>DEPOSIT OF JPMC BANK NA<br>MONTHLY INTEREST REINVESTED<br>Symbol: CWMPD | 43.16 | | (43.16) | | | |
| 16 Sep 2024<br>16 Sep 2024 | REDEMPTION<br>FIFO | **BLACKSTONE PRIVATE CREDIT**<br>FUND SR 1.750 DUE 09/15/24<br>REDEMPTION<br>CUSIP: 09261HAB3 | (500,000) | | | 500,000.00 | 500,000.00 | |
| **Total Securities Bought & Sold** | | | | | | | | |
| **Total Other Investment Activity** | | | | | **($43.16)** | **$500,000.00** | | |
| **TOTAL TRADE AND INVESTMENT ACTIVITY** | | | | | **($43.16)** | **$500,000.00** | | |

## INCOME

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

### Income from Taxable Investments

| Date | Transaction | Description | Quantity | Rate | Debit Amount | Credit Amount | Net Amount |
|---|---|---|---|---|---|---|---|
| 03 Sep 2024 | INTEREST | **JPMORGAN DEPOSIT ACCOUNT**<br>JPMORGAN CHASE BANK, N.A.<br>MONTHLY INTEREST<br>08/29-08/30 | | | | 43.16 | 43.16 |
| 16 Sep 2024 | INTEREST | **BLACKSTONE PRIVATE CREDIT**<br>FUND SR DUE 09/15/2024<br>1.750 REG INT ON 500000 BND<br>REC 08/30/24 PAY 09/15/24<br>CUSIP: 09261HAB3 | 500,000 | 1.75 | | 4,375.00 | 4,375.00 |
| **Total Interest** | | | | | | **$4,418.16** | **$4,418.16** |
| **TOTAL INCOME FROM TAXABLE INVESTMENTS** | | | | | | **$4,418.16** | **$4,418.16** |

| | | |
|---|---|---|
| **Total Income** | **$4,418.16** | **$4,418.16** |

## SWEEP PROGRAM ACTIVITY

**J P MORGAN DEPOSIT SWEEP,**JPMORGAN CHASE BANK NA,Symbol: QAJDS

| Date | Transaction | Description | Quantity | Price | Debit Amount | Credit Amount |
|---|---|---|---|---|---|---|
| OPENING BALANCE | | | 248.59 | 1 | | |
| 03 Sep 2024 | INTEREST | MONTHLY INTEREST<br>08/01-08/30 | | | | 2.69 |
| 03 Sep 2024 | REINVEST | MONTHLY INTEREST<br>REINVESTED | 2.69 | | (2.69) | |
| 16 Sep 2024 | PURCHASE | INTRA-DAY DEPOSIT | 504,375 | | (504,375.00) | |
| **CLOSING BALANCE** | | | **504,626.28** | **1** | | |
| **SWEEP PROGRAM ACTIVITY** | | | | | **($504,377.69)** | |
| **Sweep Program Dividend/Interest** | | | | | | **$2.69** |

*A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term*
*MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale*

*Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost*
*LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)*

## Realized Gain / Loss Detail - Year To Date

Cost Basis, Realized Gain / Loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Tax payers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption or exchange. Please contact your tax advisor for additional information as neither J.P. Morgan nor any of its affiliates provides tax advice related to the accounts referenced in these statement(s). J.P. Morgan makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of or any tax position taken in reliance upon such information. Proceeds information excludes accrued interest.

Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement. Cost Basis and Realized Gain / Loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor.

### SHORT TERM GAIN / LOSS DETAILS

| Acquisition Date<br>Date Sold | Closing Method | Description | Quantity | Proceeds | Cost Basis | Realized Gain/Loss |
|---|---|---|---|---|---|---|
| 02 Oct 2023<br>23 May 2024 | FIFO | **NEW YORK N Y GO FISCAL**<br>SERIES E TAX E GO DUE<br>04/01/2047 5.25000% AO 01<br>CUSIP: 64966QZ78 | 1,000,000 | 1,077,300.00 | 1,054,025.51 | 23,274.49 |
| 22 Apr 2024 N<br>15 Aug 2024 | FIFO | **TRIBOROUGH BRDG & TUNL**<br>AUTH NY BD ANTIC NTS 2022A<br>DUE 08/15/2024 5.00000% MN<br>15<br>CUSIP: 89602HHM2 | 300,000 | 300,000.00 | 300,000.00 | 0.00 |
| 22 Apr 2024<br>15 Aug 2024 | FIFO | **TRIBOROUGH BRDG & TUNL**<br>AUTH NY BD ANTIC NTS 2022A<br>ETM DUE 08/15/2024 5.00000%<br>MN 15<br>CUSIP: 89602HHL4 | 370,000 | 370,000.00 | 370,000.00 | 0.00 |
| 29 May 2024<br>16 Sep 2024 | FIFO | **BLACKSTONE PRIVATE CREDIT**<br>FUND SR DUE 09/15/2024<br>1.75000% MS 15<br>CUSIP: 09261HAB3 | 500,000 | 500,000.00 | 500,000.00 | 0.00 |
| **TOTAL SHORT TERM GAIN / LOSS** | | | | **$2,247,300.00** | **$2,224,025.51** | **$23,274.49** |

| **Total Realized Gain / Loss** | | | | **$2,247,300.00** | **$2,224,025.51** | **$23,274.49** |
|---|---|---|---|---|---|---|

*A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale*

*Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost*
*LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)*

## Additional Contact Information

| Account(s) | Contact | Custodian |
|---|---|---|
| INDIVIDUAL (99454696) | **Simi Bridgelal**<br>(Private Client Advisor)<br>(516) 338 7618 | **J.P. Morgan Securities LLC**<br>**Member FINRA and SIPC**<br>PO Box 1762, Mail Code: IL1-0291<br>Chicago, IL, 60603-5506<br>(888) 994 5626<br>www.chase.com |

## Messages

### GO PAPERLESS
Help protect the environment, simplify your life. Visit **chase.com/choosepaperless** to enroll in paperless statements.

### EMPLOYEE COMPENSATION
Employees of JPMorgan Chase Bank, N.A. may be eligible to receive compensation when they refer clients to J.P. Morgan Securities LLC (JPMS). Additionally, other JPMS employees who assist or consult with your advisor may be compensated when you make certain investment purchases. These compensation payments, if made, will not increase your account fees.

### LARGE TRADER REPORTING
A "large trader" is a legal entity or natural person who, directly or indirectly, through the exercise of investment discretion, effects transactions in the National Market System (NMS) securities that equal or exceed either:

- 2 million shares or $20 million during any calendar day; OR
- 20 million shares or $200 million over any calendar month.

The U.S. Securities and Exchange Commission (SEC) Rule 13h-1 Large Trader Reporting System requires U.S. and non-U.S. market participants who meet the definition of large trader to:

- File an electronic Form 13H with the SEC (via EDGAR) to obtain a large trader identification number (LTID); and
- Promptly disclose to U.S. broker-dealers that execute trades or carry accounts for the large trader, their LTIDs and the accounts to which the LTIDs apply.

If you are a large trader and have completed a Form 13H, you will receive an LTID from the SEC. In order to ensure that LTID's are captured and reported as required under the SEC rule, you are required to promptly report your LTID to us and identify each account to which the LTID should be applied.

### ELECTRONIC FUNDS TRANSFER NOTICE
In case of errors or questions about electronic fund transfers to/from your account (via the Automated Clearing House (ACH) Network), your account statement or transaction record, please call us immediately at 1-800-392-5749 or write to us at J.P. Morgan Securities LLC, PO Box 1762, Mail Code: IL1-0291, Chicago, IL 60690-1762.

Please provide the following information:
1. Your name and account number,
2. The dollar amount of the suspected error, and
3. A description of the error or the transfer you are unsure about; please explain as clearly as you can why you believe it is an error or why you need more information.

Please note: We must hear from you no later than 60 days after we sent the first account statement on which the problem or error appeared. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question; for errors involving new accounts or foreign-initiated transactions, we may take up to 90 days to investigate. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error (new accounts may take up to 20 days). However, if we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we determine at the conclusion of the investigation that there was no error, we will charge your account for the credited amount. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### J.P. MORGAN SECURITIES LLC NET CAPITAL REQUIREMENTS
J.P. Morgan Securities LLC (JPMS LLC) Consolidated Statement of Financial Condition

The June 30, 2024, unaudited Statement of Financial Condition may now be viewed at https://jpmorganchaseco.gcs-web.com/ir/sec-other-filings/financial-statements.. If you would like us to send you a printed document at no cost, call us at 212.552.9891.

J.P. Morgan Securities LLC Net Capital Requirements

JPMS LLC is subject to Rule 15c3-1 under the Securities Exchange Act of 1934 (the Uniform Net Capital Rule). As of July 31, 2024, JPMS LLC net capital of $25.2 billion exceeded the minimum regulatory net capital requirement of $5.7 billion by $19.5 billion.

## Messages (continued)

### COMPENSATION RECEIVED IN CONNECTION WITH MUTUAL FUND TRANSACTIONS

Advisors, distributors or other affiliates of certain mutual funds (which include money market and non-money market funds) may enter into arrangements to pay brokers that distribute their shares for administrative, technological or other services, including marketing and other support services provided to such funds or their affiliates. These fees, commonly referred to as "revenue sharing," are separate from, and in addition to, any shareholder servicing or distribution fees that a mutual fund pays out of its own assets pursuant to its Rule 12b-1 plan and other expenses which are described in a fund's prospectus fee table. Revenue sharing fees are paid out of the assets of the fund affiliate and not from the fund's assets and, therefore, have no impact on a fund's expense ratio or yield.

J.P. Morgan Securities LLC ("JPMS") receives compensation from fund families or their affiliates for providing certain administrative and clearing services. These payments are calculated either based on a percentage of the average dollar value of the fund assets held by JPMS in customer accounts or based on the number of mutual fund positions in the accounts. These fees may be paid from fund assets or may be subsidized in whole or in part by the advisor, distributor or other affiliates of the fund through revenue sharing. Revenue sharing payments are negotiated separately with each fund family and not all fund families pay the same amount or pay according to the same formula. There is, therefore, a potential conflict of interest in the form of an additional financial incentive to J.P. Morgan for making available to customer mutual funds whose affiliates enter into revenue sharing arrangements.

For the administrative and clearing services noted above, JPMS may receive revenue sharing payments of up to 0.50% per year or the average daily assets of fund shares carried in customer's accounts at JPMS and/or a rate of up to $21 per year per mutual fund position in each account, as applicable. To establish such arrangements with a fund company, JPMS has either entered into an agreement directly with the fund company or has entered into an agreement with a service provider which, in turn, has entered into an agreement directly with the fund company. Please note that the actual amount received by JPMS may be subject to periodic waiver by fund families and such waivers may reduce the actual amount received by JPMS. Funds whose affiliates do not make such revenue sharing payments to JPMS are generally not offered or recommended by JPMS, and in some cases, have higher returns or yields than funds whose affiliates do make revenue sharing payment. Compensation JPMS receives under these arrangements may be passed on to affiliates or non-affiliates of JPMS.

In addition to these payments, JPMS may receive additional revenue sharing payments from certain fund families. Most funds offered by JPMS make these additional revenue sharing payments based upon the percentage of a client's total purchase amount in one of these funds. Percentage payments to JPMS generally range from 0.08% to 0.25%. If, for example, a client invested $10,000 in a fund that paid 0.25%, the fund's advisor, distributor or other entity would pay JPMS $25. In addition, for any fund held in a client's account, and for as long as the client holds that fund, JPMS will receive an additional payment, paid quarterly, as a percentage per year of the amount held. Percentage payments generally range from 0.02% to 0.08%. For example, on a $10,000 holding, 0.08% is $8. Additionally, JPMS may receive an annual payment of up to $290,000. Lastly, JPMS may be reimbursed by or on behalf of mutual funds for expenses incurred for various sales meetings, seminars and conferences held in the normal course of business. Financial Advisors do not receive additional compensation from these revenue sharing payments made to JPMS.

The amounts listed above have been updated from those previously provided to you. The prospectus and Statement of Additional Information of mutual funds available through J.P. Morgan or your broker contain information regarding revenue sharing payments made by affiliates of the fund companies. In addition, information regarding revenue sharing can be found at www.Chase.com or related websites.

### INVESTING IN MUTUAL FUNDS AND COMPLEX FUNDS

Please visit www.jpmorgan.com/mutualfunds and www.jpmorgan.com/complex-funds to view our guides to mutual fund investing and complex funds. We encourage you to review each product's prospectus and term sheet for detailed information about investment objectives, risks, charges, expenses and other details.

### INVESTOR EDUCATION AND PROTECTION

J.P. Morgan Securities LLC is registered with the Municipal Securities Rulemaking Board (MSRB) and the U.S. Securities and Exchange Commission (SEC). The MRSB provides investor information and educational documents online at msrb.org, including their "Information for Municipal Securities Investors" brochure, also referred to as their "Investor Brochure," which summarizes key principles of their rules that are designed to help protect investors who trade municipal securities. It also includes instructions on how to file a complaint against a registered brokerage firm or individuals associated with them.

## Messages (continued)

### EXTENDED HOURS TRADING RISK DISCLOSURE

You should consider the following points before engaging in extended hours trading. "Extended hours trading" means trading outside of "regular trading hours." "Regular trading hours" generally means the time between 9:30 a.m. and 4:00 p.m. Eastern Standard Time.

Risk of Lower Liquidity. Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be lower liquidity in extended hours trading as compared to regular market hours. As a result, your order may only be partially executed, or not at all.

Risk of Higher Volatility. Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular market hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price in extended hours trading than you would during regular market hours.

Risk of Changing Prices. The prices of securities traded in extended hours trading may not reflect the prices either at the end of regular market hours, or upon the opening the next morning. As a result, you may receive an inferior price in extended hours trading than you would during regular market hours.

Risk of Unlinked Markets. Depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours trading system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hours trading system than you would in another extended hours trading system.

Risk of News Announcements. Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is frequently announced outside of regular trading hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.

Risk of Wider Spreads. The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

### IMPORTANT INFORMATION REGARDING PURCHASES INDICATED AS AVERAGE PRICE

Your orders are processed in either (1) one execution at the confirmed price or (2) more than one execution, in which case the confirmed price is an average price. Please contact your J.P. Morgan representative for details regarding actual prices.

### FINRA BROKERCHECK PROGRAM

As part of the Financial Industry Regulatory Authority (FINRA) Investor Education Program, BrokerCheck provides investors with the ability to research the professional backgrounds, business practices, and conduct of FINRA-registered brokerage firms and brokers. In connection with this program, investors may call the BrokerCheck Hotline at 800.289.9999, and visit the FINRA website at http://brokercheck.finra.org/. An investor brochure that includes information describing the FINRA BrokerCheck Program is available from either of these sources.

### PAYMENT FOR ORDER FLOW

JPMS does not receive payment for order flow from market makers for customer orders in equity securities. JPMS receives rebates from and pays fees to some registered securities exchanges for providing or taking liquidity on those exchanges, according to those exchanges' published fee schedules approved by the SEC. Alternative trading systems also charge fees and, in some cases, pay rebates for the provision or removal of liquidity. In addition, JPMS receives marketing fees from options exchanges under marketing fee programs sponsored by some exchanges. Under some circumstances, the amount received by JPMS from a trading center over a period of time may exceed the amount that JPMS is charged by a trading center. These practices are one of many factors that may impact routing decisions and do not alter JPMS' policy to route customer orders in securities to the trading centers where it believes customers will receive the best execution, taking into account, among other factors, price, transaction cost, volatility, reliability, market depth, and speed.
Affiliates of JPMS have ownership interests in some trading centers. Accordingly, JPMS stands to share in any profits that these trading centers earn from the execution of JPMS customer orders on those trading centers. Additional information on the material aspects of JPMS' relationships with the primary trading centers to which JPMS routes, including descriptions of arrangements for payment for order flow and profit-sharing relationships, is available in JPMS' SEC Rule 606 reports at https://www.jpmorgan.com/disclosures/sec-order-execution.

## Messages (continued)

### NOTICE OF ESCHEATMENT PROCESS FOR UNCLAIMED PROPERTY
Under state law, if no account activity occurs within your investment account for a period of years (as defined by your state) or if your account statement is returned to us as undeliverable, your account will be considered inactive. If this occurs, we will notify you of the action you need to take to reactivate your account. If you do not take action as requested, your account may be deemed "unclaimed" or "abandoned." This starts a process called escheatment in which we are required to transfer your account to your last known state of residence. If your account is escheated, you will have to work with your state to get your assets back. To avoid escheatment, please ensure that your account remains active and that your contact information is up-to-date.

### BUSINESS RECOVERY AND CONTINUITY
JPMS maintains a business recovery and continuity plan, including alternate processing and data centers, which will allow us to resume normal business operations including relocating technology and personnel to alternate facilities within 24 hours, in the event of an extended business disruption. The recovery time objective is 24 hours. The plan is reviewed annually, tested throughout the year, and updated as necessary. Investors will be able to obtain information about their accounts at their local Chase branch, by contacting us at the phone number listed on the front of this statement, or by visiting www.chase.com. Every effort will be made to provide investors with timely and accurate information.

### EDELIVERED TRADE CONFIRMATIONS
As a reminder, if you've elected to receive trade confirmations by electronic delivery, you can find current and past copies online in the Trade Confirmations section under Statements & Documents. You can also find disclosures and important information about those trades, via a link on that page titled "See important disclosures for your confirmations".

### CUSTOMER FREE CREDIT BALANCES
For accounts that are held at JPMS, customer free credit balances may be used in this firm's business subject to the limitation of 17CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operation, upon demand, the delivery of:
- any free credit balances to which you are entitled
- any fully-paid securities to which you are entitled
- any securities purchased on margin upon full payment of any indebtedness to us

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

If this is a margin account and we maintain a special memorandum account for you, this is a combined statement of your general account and a special memorandum account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of this separate account, as required by Regulation T, is available for your inspection.

Unless we hear from you to the contrary, it is our understanding that any free credit balances in your account are being maintained to facilitate your intention to invest such amounts through us.

### FUND MANAGER DISCLOSURE INFORMATION AVAILABLE UPON REQUEST
If you have an investment account that is managed by an SEC-Registered Investment Advisor, JPMS will provide a copy of the advisor's Form ADV Part 2A Firm Brochure upon written request.

### STATEMENT FREQUENCY
We send statements when your account has activity during the statement period that affects your balances and/or security positions. Delivery Versus Payment clients receive statements on a quarterly basis as long as there is a balance, regardless of activity. All other clients receive statements at least quarterly provided their account has a balance or security position.

## Messages (continued)

### MARGIN ACCOUNT REMINDERS

If you own a margin account, we would like to remind you that:

Securities and other assets in your account are our collateral for any margin loan made to you. If the securities and other assets in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, we can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held at J.P. Morgan Securities LLC to maintain the required equity in your account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- **You can lose more funds than you deposit in your margin account.**
- **We can force the sale of securities or other assets in your account(s).**
- **We can sell your securities or other assets without contacting you.**
- **You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.**
- **We can increase our "house" maintenance margin requirements at any time and are not required to provide you with advance written notice.**
- **You are not entitled to an extension of time on a margin call.**

Further, if you have a margin account with us, as permitted by law we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith. If you carry a margin balance, your account statement will reflect the current annual interest rate applicable to your margin loan. Please review the current rate, as under certain circumstances the rate may change without advance notice. If you have any questions or concerns about your current interest rate, please speak to your J.P. Morgan representative.

If you are a customer with a margin account, you have consented to our right (to the extent permitted by applicable law) to use, lend or pledge any securities held by J.P. Morgan Securities LLC in your margin account. In certain circumstances, such loans or other use may limit, in whole or in part, your ability to receive dividends directly from the issuing company and/or your right to exercise voting and other attendant rights of ownership with respect to the loaned, sold or pledged securities. Such circumstances include, but are not limited to, loans of securities that you own in your margin account that continue over record dates for voting purposes and ex-dividend dates for dividend distributions. If you do not receive dividends directly from the issuing company, you may receive payments-in-lieu of dividends, which could cause you to lose the benefit of the preferential tax treatment accorded to dividends.

## Messages (continued)

### IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENTS

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC (JPMS) on an agency basis.

JPMS provides you with the ability to enroll in a program to re-invest any and all dividend, capital gains and return of capital distributions (collectively "Distributions") for securities eligible for participation (the Program). By participating in the Program, all dividends and capital gains distributions paid on eligible accounts or individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of the Program include:

- Voluntary Participation. Participation in the Program is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying individual securities or have all eligible securities in your account participate in the Program; modify your elections; or unenroll from the Program through the website or by contacting your PCA or FA.
- Trade Execution. With the exception of open ended mutual funds, provided you are enrolled in the Program prior to the record date, JPMS reinvests the Distributions from an eligible security on the pay date of the Distribution, at an average weighted price. For certain securities, reinvestment may occur through the Depository Trust Company (DTC), which may be later than the pay date. There may be a difference in price depending on the whether the Program trade is made through J.P. Morgan or DTC. These transactions will post to your account when the shares are made available to JPMS by DTC and will be reflected on your statement.
- No Fees. No commission or fee are charged for Program trades.
- Fractional Shares. JPMS will credit to your account the number of shares equal to the amount of your funds to be reinvested in a particular security divided by the purchase price per share. If made available for your account, participation in the Program may give you interests in fractional shares of securities, which JPMS calculates to five decimal places. You will receive dividend payments proportionate to your partial share holdings.
- Confirmation of Transactions. All Program trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for Program trades. You may request the details of any Program trade by contacting JPMS. Transactions that are not part of the Program will continue to receive confirmations contemporaneously with the trade.
- No Recommendation. The inclusion of any security in the Program is not a recommendation by JPMS to buy, hold or sell such security. Participation in the Program does not assure profits on your investments and does not protect against loss in declining markets.
- Eligibility. Generally, all brokerage accounts are eligible for participation as are most equities, open ended mutual funds, closed end funds and ETFs. Any exclusions will be identified at the time you are enrolled.
- Program Changes. Program participants will be notified in advance if there are any material changes to the Program though no notice may be given if there are changes to the eligibility of any particular security.

### IMPORTANT UPDATES TO STRUCTURED PRODUCTS

Structured products, including market linked CDs, are marked to market (or priced) on a daily basis. Prices may fluctuate and these investments may be worth less or more than the initial purchase price at maturity. There is no guarantee that a secondary market will exist.

## Messages (continued)

### 2025 ANNUAL ACCOUNT FEE CHANGES

On or around January 1, 2025, combined deposit account balances of $50,000 or more will no longer avoid the $50 annual investment fee from being charged to your account(s). As a reminder, you can avoid this fee if you meet any of the following criteria:

- Have at least $25,000 in combined investment accounts as of year-end
- Generate $50 in commissions during the calendar year
- Are a Chase Private Client

For more information, visit chase.com/BrokerageFeeSchedule. If you have questions, please contact your J.P. Morgan Advisor(s) or call us at the number on the front of your statement.

### UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS

We made the following updates to our Guide to Investment Services and Brokerage Products (the "Guide"). To access a current version of the Guide, go to www.jpmorganinvestment.com.

INVESTMENT ACCOUNTS & SERVICES

- Under "A. Different Types of Investment Accounts," in "Brokerage Accounts," we replaced existing language with revised language stating our fiduciary obligations when we make investment advice recommendations to you for your qualified retirement plan account or IRA. When we provide such fiduciary investment advice recommendations, we are required under a special rule issued by the Department of Labor (DOL) to, among other things, act in your best interest and not put our interest ahead of yours.

However, there are situations where we are not considered a fiduciary under this special rule, such as when we merely provide general investment information and education or when you take an action not based on our recommendation. In addition, this rule is the focus of ongoing litigation filed by certain parties against the DOL and, accordingly, is subject to change.

- Under "D. Different Types of Advisory Accounts," we changed phrasing from "one discretionary advisory program" to "a subset of our discretionary advisory programs," indicating J.P. Morgan Personal Advisors (JPMPA) Financial Advisors in J.P. Morgan Investments Direct (JPMID) "currently offer a subset of our discretionary advisory programs.
- Under "F. Related Brokerage & Advisory Services," in "Margin," under "Description," we changed phrasing from "A margin loan" to "Margin also," indicating "Margin also allows you to borrow against the value of securities you already own." We also removed a note related to pre-and post-March 22, 2021 pricing under "Fees and Costs."
- Under "F. Related Brokerage & Advisory Services," we added a new section for "JPMorgan Chase Deposit Sweep," adding a paragraph generally describing the JPMorgan Chase Deposit Sweep program and a separate paragraph related to interest rates, including information regarding when rates paid on certain balances are higher and where to find current rates.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- Under "B. Fixed Income/Bonds," in "Description," we clarified that your advisor may not recommend the purchase of, or investment in, new bond issuances/syndicates in full-service brokerage retirement and discretionary retirement accounts, except for non-J.P. Morgan issued Retail Fixed Income Notes in full-service brokerage retirement accounts.

COMPENSATION & POTENTIAL CONFLICTS

- We removed references to J.P. Morgan Automated Investing accounts.
- Under "A. Advisor Compensation," we added language related to sales charge discounts, adding a paragraph describing discounts generally and a separate paragraph describing discounts when clients are referred to an advisor by either an affiliate or non-affiliate of J.P. Morgan Securities LLC.
- Under "E. Compensation to J.P. Morgan Securities LLC and Affiliates," we re-titled "Bank Sweep Program" to "JPMorgan Chase Deposit Sweep" and deleted the first sentence of the section, moving it to the new "JPMorgan Deposit Sweep" section described in Investment Accounts & Services.

If you have questions about these updates, please contact your J.P. Morgan Advisor or contact us at the number on the front of your statement.

## Messages (continued)

### CHANGES TO THE OPTIONS AGREEMENT

Beginning August 26, 2024, the following changes were made to the Options Agreement for clients approved to trade options:

- Automatic Liquidation Process - If you have insufficient funds in your account to exercise or maintain a position, J.P. Morgan Securities LLC (JPMS) may automatically liquidate the position and charge you commissions relating to such transactions.
- BankLink (pertains to JPMS clients who were offered and selected the BankLink option) - Once you add options trading to your existing brokerage account, you will no longer have access to BankLink. This means BankLink will not be an alternative for you to use for either your brokerage or your options account.
- Zero-day options trading (0DTE) is no longer allowed through chase.com.
- For options executed through chase.com, the pricing will be $0.65 per contract with no minimum. Representative-assisted pricing will not change.

This message is for awareness only. There is nothing you need to do.

If you have questions, please contact your J.P. Morgan Advisor(s) or call us at the number on the front of your statement.

Options involve a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through J.P. Morgan. Investing involves risks, including loss of principal. Please visit https://www.theocc.com/Company-Information/Documents-and-Archives/Publications to read the Options Disclosure Document titled Characteristics and Risks of Standardized Options before considering any options transaction. Supporting documentation for any claims or statistical information is available upon request.

### UPDATES TO THE JPMS INVESTMENT ACCOUNT AGREEMENTS AND DISCLOSURES BOOKLET

Effective September 22, 2024, J.P. Morgan Securities LLC (JPMS) is amending the Terms and Conditions section of the Investment Account Agreements and Disclosures Booklet ("Booklet"). The summary below highlights some but not all of the forthcoming updates.

In Section 14, "Inactive, Abandoned or Unclaimed Accounts," we explain in further detail:
1)How account assets or checks issued from your account may be considered "abandoned" or "unclaimed" property under state unclaimed property laws (and how to avoid having your account categorized as "abandoned" or "unclaimed").
2)If checks written from your account are made payable to another party ("Payee"), the Payee will be deemed the owner of the check. If such checks are "unclaimed" or "abandoned", the Payee will need to file a claim with the state to get the property back.
3)How some state unclaimed property laws allow securities and/or property in the account to be sold by the state and that the owner may only be entitled to receive proceeds from such sales.

The current Booklet is available at chase.com/JPMorganAgreement.We encourage you to review these updates carefully and retain a copy of the Booklet for your records.

If you have questions, please contact your J.P. Morgan Advisor or call us at the number on the front of your statement.

## Important Information about Your Account Statement(s)

Unless otherwise indicated, accounts are held at J.P. Morgan Securities, LLC (JPMS), member FINRA and SIPC. JPMS is not a member of the Federal Deposit Insurance Corporation (FDIC).

**NON-DISCRETIONARY:** JPMS brokerage accounts are non-discretionary and all investment decisions are made by the client. For managed accounts, discretionary services are provided by JPMS, an affiliate or an authorized third party.

**ACCOUNT PROTECTION: As a member of the Securities Investor Protection Corporation (SIPC), JPMS provides account protection for the net equity of a customer's funds and securities positions. SIPC provides $500,000 of primary net equity protection, including $250,000 for claims for cash (SIPC Coverage). Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or call SIPC at (202) 371-8300.**

**CUSTODY**: JPMS carries your account and acts as your custodian for funds and securities received, which have been deposited directly with us or received as a result of transactions we process for your account. Inquiries regarding your Statement may be directed to **JPMS at (347) 643-9953**

**As used in the course of these statements, "J.P. Morgan" is the global brand name for JPMorgan Chase & Co. and its subsidiaries and affiliates worldwide.**

**MARKET PRICES:** The market value of your holdings is as of the last business day of the statement period or the last available price. Prices for determining market values represent estimates. These estimates are obtained from multiple sources deemed to be reliable. This information is not guaranteed for accuracy and is furnished for the exclusive use of the client.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values are only indicative.

**ESTIMATED PRICING AND COST BASIS:** Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such assets may have been provided to us by third parties who may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

Pricing estimates may be based on bids, prices within the bid offer spread, closing prices or matrix methodology that uses data relating to other securities whose prices are more ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities. Pricing estimates do not constitute bids for any securities. Actual prices realized at sale may be more or less than those shown on your statement.

**Unpriced Direct Participation Program (DPP) and Real Estate Investment (REIT) Securities:** DPP and REIT securities are generally illiquid and the value of the security will, generally, be different from its purchase price. Accurate valuation information is not available. The total cost basis for each security position and the unrealized gain/loss are provided solely as a general indication of performance and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor. With respect to security positions received into your account, cost basis information, if any, has been provided by you. Further information is available upon request.

You may hold positions where the original cost basis has been adjusted to reflect amortization or accretion.

For Regulated Investment Companies or Dividend Reinvestment Plan sales, for which the average price method has been chosen, positions are closed out on a First-In-First-Out (FIFO) basis.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**DIVIDEND INCOME:** Dividends credited to your account may include capital gains, non-taxable dividends and/or dividends on foreign stock. You may wish to consult your tax advisor with regard to your tax liability on these dividends.

**ESTIMATED ACCRUED INCOME, ESTIMATED ANNUAL INCOME AND ESTIMATED YIELD CALCULATIONS:** The following calculation descriptions are provided for your reference. Please note that other factors may affect your specific calculations, so if you would like more information, please contact your J.P. Morgan representative or call us at the number on the front of this statement. In general, **Estimated Accrued Income** is calculated by multiplying the current coupon rate with the current face amount for the number of days since the bond's last interest payment. **Estimated Annual Income (EAI)** is calculated by multiplying either the current coupon rate or an estimated annual dividend (generally calculated by annualizing the most recent regular cash dividend) by the quantity of the security held. For balances other than sweep program balances, **Estimated Yield (EY)** is calculated by dividing EAI by the market value of the security. You should also know that: (i) the figures shown in this statement are estimates based on mathematical calculations using data obtained from outside sources; they are provided for informational purposes only, and are not a projection or guarantee of future returns. (ii) because prices of securities, coupon and dividend rates are subject to change at any time, these estimates should not be relied upon exclusively for making investment, trading, or tax decisions. (iii) because different asset types (e.g., equities versus fixed income securities) tend to have different investment characteristics, these estimates should not be compared across asset types; (iv) EAI and EY for certain types of securities might include return of principal or capital gains, in which case the EAI and EY would be overstated. There is no guarantee that your investments will actually generate the EAI or EY presented, and your actual income and yield might be higher or lower.

**IMPORTANT INFORMATION REGARDING AUCTION RATE SECURITIES (ARS):** ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate “unpriced”. A description of J.P. Morgan’s practices and procedures regarding ARS is available at www.jpmorgan.com/muniars.

**VALUATIONS OF OVER-THE-COUNTER DERIVATIVE TRANSACTIONS:** Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities, affiliates or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

**UNPRICED SECURITIES:** When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate “Unpriced.” Although such securities may have value, please note that the value of a security indicated as “Unpriced” will not be included in your overall current market value as reflected on the statement.

**RESTRICTED SECURITIES:** Restricted Securities (typically noted as "Restricted" or "RSTD" in the security description) have not been registered under the Securities Act of 1933 and may not be "freely traded." Since restricted securities are subject to certain restrictions which may render them illiquid or less liquid than freely-tradable shares, there can be no assurance a secondary market exists. While we typically use the value of the registered/unrestricted security of the same issuer and same class for statement (and other) reporting purposes, the price realizable in a sale of the securities may be less than the “Market Value” indicated and could be zero. No attempt has been made to independently value the specific security subject to its restriction. Additionally, inclusion of pricing of these holdings will result in the aggregated value of your portfolio as reflected on this report being overstated by an amount equal to the difference (if any) between the value of the freely-traded underlying security and the actual value of your restricted shares. For additional information on pricing, please see the “Market Prices” paragraph above.

**THIRD PARTY INFORMATION:** This statement contains (i) information obtained from multiple direct, indirect, affiliated, unaffiliated, public and proprietary data sources (including, but not limited to identifying information, market data, calculated data, reference data, valuations, ratings, coupon and dividend rates and other fundamental data) and (ii) information which is calculated based upon such information (including but not limited to, market values, Current Yield and Estimated annual income). Although your Custodian believes these sources and the sources of market values are reliable, it does not independently review or verify such information and neither your Custodian nor any source will have any duty or obligation to verify, correct, complete, or update any such information. Such information is being provided to you with all faults for use entirely at your own risk; without any warranty whatsoever by your Custodian, its affiliates or any such source. Neither your Custodian or its affiliates nor any such source shall have any liability whatsoever relating to any inaccuracy or lack of timeliness or completeness of such information or any use thereof or for omissions therefrom nor for any lost profits, indirect, special or consequential damages. Moreover, such sources retain exclusive proprietary rights in such information. You may use such information only for your internal use and purposes and not for reuse (other than in connection with the transaction or position for which the information is provided) or retransmission without prior written approval of the source, or for any unlawful or unauthorized purpose.

**METHODS OF COMPUTING INTEREST ON DEBIT BALANCES:** Interest is charged on a day by day basis for any day that there is a net debit balance in your overall account. The calculation is made on a 360-day basis at the rate or rates shown on the statement. Interest rates may be changed from time to time with fluctuating money market rates or for other reasons.

**DEBIT BALANCES**: Please note that if you see a Debit Balance in the Assets and Liabilities Summary on this statement, we may be required to temporarily suspend dividend reinvestment plan (“DRIP”) functionality and/or liquidate securities held in your account to fund and eliminate the debit balance. This message does not apply to approved Margin Accounts in good standing. If you have any questions, please call the appropriate number on the front of this statement.

**FOR OPTIONS ACCOUNTS:** Further information with respect to commissions and other charges related to the execution of listed options transactions has been included on confirmation of such transactions previously available to you and such information will be made available to you promptly upon written request.

**PARTIAL CALLS:** If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

**BEARER BONDS:** If any securities held by us for your account are bearer obligations which have been issued since December 31, 1982 with original maturities of more than one year, we agree that we will satisfy the conditions set forth in subdivisions (i), (ii) and (iii) of the Treasury Regulation Section 1.165-12(c)(3) and covenant that we will comply with the requirements of Treasury Regulation Section 1.165-12(c)(2)(iii) concerning the delivery of such bearer obligations.

**MESSAGE FOR ACCOUNTS WITH NON-US DOLLAR ACTIVITY**: The holdings listed within each asset class are segregated by currency. For Non-USD denominated holdings, both the USD and local currency valuations and total asset class valuations, as calculated by the exchange rate stated, are provided. Activity will also be presented by currency. Non-USD activity will display both USD and local currency valuations, as calculated based on the exchange rate of the activity date. All summary information presented in this statement is presented in USD, unless specifically noted as presented in non-USD currency.

**FINANCIAL STATEMENT:** A financial statement for JPMS is available for your personal inspection at our office, or a copy will be mailed to you upon written request.

**REPORTABLE TO THE INTERNAL REVENUE SERVICE:** As required by law, at year end, we will report to you and to the Internal Revenue Service and to certain states, certain information on sales (including short sales), dividends, and various types of interest that have been credited to your account.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT: Please review this statement closely and contact us as soon as possible if you notice an error (including things like possible unauthorized trading activity, unrecorded dividend payments or improper payments or transfers). In order to protect your rights, including any rights under the Securities Investor Protection Act (SIPA), you will be asked to provide details of the error in writing, using the information provided on the front of this statement.**

**In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error. Periodic statements will be binding on you unless you report the suspected errors in writing within 10 business days after the statement has been transmitted to you by mail or by electronic means. If you do not notify us within this time period, you agree the statement**

**activity and account balances are correct.**

**CHANGES TO YOUR INVESTMENT OBJECTIVES OR FINANCIAL SITUATION:**
Please notify us as soon as possible if you experience a change in your investment objectives or overall financial situation, if you would like to impose or modify reasonable investment restrictions on your discretionary managed account, or if you have questions or concerns about the management of your account. If we do not hear from you, we will consider the information we currently have on file to be complete and accurate. You can review your current investment objectives, including investment restrictions, and/or make any changes to the personal financial information we have on file for your account anytime by calling the number listed on this statement**. If you send us any written correspondence, please be sure to include your account number.**

**CHANGES TO YOUR MAILING OR EMAIL ADDRESS:** Please let us know as soon as possible when there has been a change to your mailing or email address. You can update your account online at chase.com (under "Profile & settings") or by calling the number listed on this statement.

**USA PATRIOT ACT:** The USA PATRIOT Act requires that all financial institutions obtain certain identification documents or other information in order to comply with their customer identification procedures. Until you provide the required information or documents, we may not be able to open **or maintain** an account or effect any transactions for you.

**ASSETS:** Subject to regulatory or other pre-agreed limitations, all or any part of the securities in your account may have been used by us in securities financing transactions.

**INFORMATION AVAILABLE UPON REQUEST**: The date and time of the transaction and the name of the person from whom the security was purchased, or to whom it was sold will be furnished upon request.

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J.P.Morgan

Statement Period
**August 31 - September 30, 2024**

Account Number
**837-82576**

# Investment Statement

43985 BDS 079 021 27424 - YYNNNNNNNNNN
**BRADFORD RAND**
32 HUNT CT
JERICHO NY 11753-1140

## Account Value with Accruals

| Account Description | Previous Period | This Period |
|---|---|---|
| Managed | 164,619.12 | 165,568.44 |
| **ACCOUNT VALUE** | **$164,619.12** | **$165,568.44** |

**See page 3 for footnotes and more detail.**

## Questions?

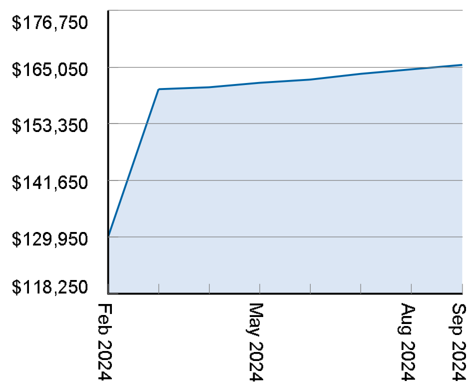
***For Full Service Accounts, Call Private Client Advisor***

**(516) 338 7618** Simi Bridgelal

**Customer Service**
(888) 994 5626
**Branch Address**
201 Post Avenue
Westbury, NY, 11590

www.chase.com More contact information on page 18

**Account Value with Accruals**
(February 2024 to September 2024)




If you have any questions about your statement or concerns about your account, please call us at the toll free number provided above.

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J.P.Morgan

Statement Period
**August 31 - September 30, 2024**
Last Statement: August 30, 2024

Account Number
**837-82576**

Account Value With Accruals: **$165,568.44**

**BRADFORD RAND**
32 HUNT CT
JERICHO NY 11753-1140

## INDIVIDUAL

**Advisory Program**

*Manager: J.P. Morgan Private Investments*

*JPMPI Liquidity Management Strategy*

### Account Activity Summary

| Description | This Period | Year-to-Date |
|---|---|---|
| **Beginning Account Value** | **$164,619.12** | **$0.00** |
| Deposits (Cash & Securities) | 0.00 | 160,000.00 |
| Withdrawals (Cash & Securities) | 0.00 | 0.00 |
| **Net Deposits / Withdrawals** | **$0.00** | **$160,000.00** |
| Income | 676.15 | 4,629.42 |
| Fees [1] | (55.77) | (327.92) |
| Change In Investment Value | 328.94 | 1,266.94 |
| **ENDING ACCOUNT VALUE** | **$165,568.44** | **$165,568.44** |
| Net Accrued Income | 0.00 | 0.00 |
| **Account Value With Accruals** | **$165,568.44** | **$165,568.44** |

1 *Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.*

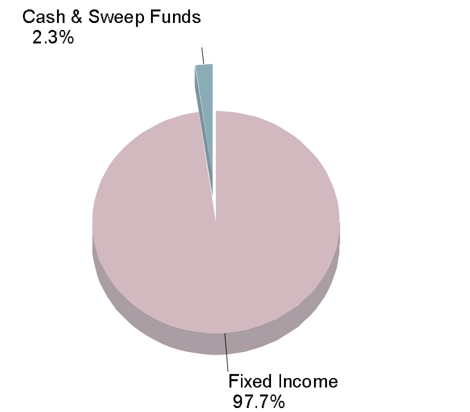
Month End Closing Method: Long Term, High Cost

Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

## Asset Allocation Summary

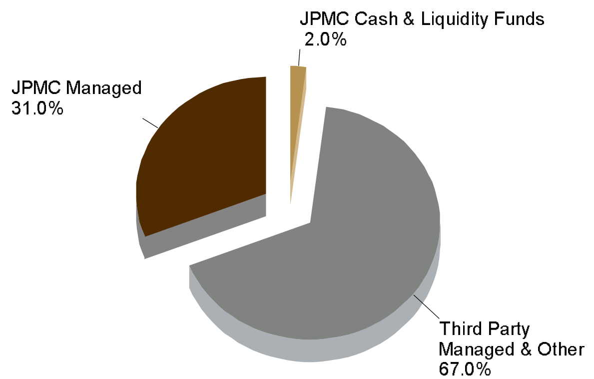
| Description | Market value Previous Period | Market value This Period | Total Change ($) |
|---|---|---|---|
| Cash & Sweep Funds | 3,756.63 | 3,810.14 | 53.51 |
| Fixed Income | 160,862.49 | 161,758.30 | 895.81 |
| **TOTAL ACCOUNT VALUE** | **$164,619.12** | **$165,568.44** | **$949.32** |

**Asset Allocation**




The allocation percentage is derived from net positive market values only.

**Manager Allocation**




For additional information, please see the Manager Allocation message within Important Information at the end of the statement.

## Assets and Liabilities Summary

| Description | Previous Period | This Period |
|---|---|---|
| Long Cash and Sweep Funds | 3,756.63 | 3,810.14 |
| Long Market Value | 160,862.49 | 161,758.30 |
| **Total Assets** | **$164,619.12** | **$165,568.44** |
| **Total Liabilities** | **$0.00** | **$0.00** |
| **TOTAL ACCOUNT VALUE** | **$164,619.12** | **$165,568.44** |
| **Total Account Value with Accruals** | **$164,619.12** | **$165,568.44** |

## Income Summary

| Description | This Period | Year-to-Date |
|---|---|---|
| Dividends | 660.18 | 4,462.96 |
| Interest | 15.97 | 166.46 |
| **Total Income from Taxable Investments** | **$676.15** | **$4,629.42** |
| **Total Income from Non-Taxable Investments** | **$0.00** | **$0.00** |
| **TOTAL INCOME** | **$676.15** | **$4,629.42** |

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

## Unrealized Gain / Loss Summary

| Description | This Period |
|---|---|
| Short-Term Gain | 1,393.06 |
| Short-Term Loss | (13.50) |
| **Short-Term Net Gain / Loss** | **$1,379.56** |
| **Long-Term Net Gain / Loss** | **$0.00** |
| **TOTAL UNREALIZED GAIN / LOSS** | **$1,379.56** |

Unrealized Gain / Loss represents Gain / Loss data since the date of acquisition.

## Realized Gain / Loss Summary

| Description | This Period | Year-to-Date |
|---|---|---|
| Short-Term Gain | 9.81 | 9.81 |
| Short-Term Loss | 0.00 | (122.43) |
| **Short-Term Net Gain / Loss** | **$9.81** | **($112.62)** |
| **Long-Term Net Gain / Loss** | **$0.00** | **$0.00** |
| **TOTAL REALIZED GAIN / LOSS **** | **$9.81** | **($112.62)** |
| Short Term Disallowed Loss | 0.00 | 9.47 |

***Wash sale adjustments (disallowed losses) are reflected in these totals.*

Realized gain/loss information is provided for transactions in your account as of the trade date and excludes transactions where cost basis information has not been provided or is unavailable. This summary may include realized gains on Treasury Bills which may be reclassified on your official tax document.

Gain/loss calculations do not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement.

Cost basis and realized gain/loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without assistance of your tax advisor.

## Holdings

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to the tax treatment of your investments, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided. J.P. Morgan has not, and cannot, validate the cost basis of positions reported by you or your agent, and are displayed solely for your convenience. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on transactions pending settlement. These wash sale adjustments, if any, will be reflected on your next statement.

For Mutual Funds, itemized cost basis displays each purchase, the aggregation of long term and short term investments, and/or the aggregation of long term and short term positions which origination cannot be determined, noted as 'Other'. For Mutual Funds, Market Value vs. Purchases is provided to assist you in comparing your total purchase, excluding reinvested distributions, with the current market value of the position. For Mutual Funds which you choose not to reinvest distributions, 'Cumulative Cash Distributions' is displayed to assist you in monitoring the position. This Cumulative Cash Distributions will only reflect cash distributions made after June 1, 2018. Investment Gain/Loss calculates the difference between your cost of Purchases from the current value of the fund, plus Cumulative Cash Distributions. In any Mutual Fund tax lot is noted 'Other' or cost basis is not available. Investment Gain/Loss will display 'Not Available.'
**Investment Gain/Loss display is for informational purposes only as does not reflect your total unrealized gain or loss, nor should it be used for tax purposes.**

### CASH & SWEEP FUNDS

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|
| **J P MORGAN DEPOSIT SWEEP** MGD JPMORGAN CHASE BANK NA EST. 30 DAY AVG YIELD 4.95% AMT DEPOSITED FDIC INSURED SUBJECT TO APPLICABLE LIMITS NOT COVERED BY SIPC Symbol: QCPCM | | 3,810.14 | 1 | **3,810.14** | | | | -- / -- |
| **TOTAL CASH & SWEEP FUNDS** | | | | **$3,810.14** | | | | -- / -- |

### FIXED INCOME

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|
| **FEDERATED HRMS** ULTRASHORT BD CL R6 EST | | 523.459 | 9.3 | **4,868.17** | 9.2 | 4,815.83 | 52.34 | -- / 254.92 |

See additional footnotes on the last page of the Holdings section.

**FIXED INCOME (continued)**

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|---|
| **FEDERATED HRMS** | | | | | | | | | |
| YIELD: 5.24% | 21 Mar 2024 | 346.741 | | 3,224.69 | 9.2 | 3,190.02 | 34.67 | ST | |
| Symbol: FULLX | 22 Mar 2024 | 176.718 | | 1,643.48 | 9.2 | 1,625.81 | 17.67 | ST | |
| **Market Value vs. Purchases** | | | | **4,868.17** | | **4,815.83** | | | |
| **Cumulative Cash Distributions** | | | | **106.54** | | | | | |
| **Investment Gain/Loss** | | | | **158.88** | | | | | |
| **FIDELITY ADV CONSERVATIVE** | | 745.708 | 10.09 | **7,524.19** | 10.06 | 7,501.82 | 22.37 | | -- |
| INCOME BOND CLASS Z EST | | | | | | | | | 398.21 |
| YIELD: 5.29% | 29 Feb 2024 | 525.505 | | 5,302.35 | 10.06 | 5,286.58 | 15.77 | ST | |
| Symbol: FCNYX | 05 Mar 2024 | 220.203 | | 2,221.85 | 10.06 | 2,215.24 | 6.61 | ST | |
| **Market Value vs. Purchases** | | | | **7,524.19** | | **7,501.82** | | | |
| **Cumulative Cash Distributions** | | | | **219.23** | | | | | |
| **Investment Gain/Loss** | | | | **241.60** | | | | | |
| **ISHARES TRUST** | | 71 | 110.63 | **7,854.73** | 110.25 | 7,828.10 | 26.63 | | -- |
| ISHARES SHORT TREASURY BOND | | | | | | | | | 404.06 |
| ETF EST YIELD: 5.14% | 10 Apr 2024 | 15 | | 1,659.45 | 110.18 | 1,652.70 | 6.75 | ST | |
| Symbol: SHV | 11 Apr 2024 | 14 | | 1,548.82 | 110.23 | 1,543.22 | 5.60 | ST | |
| | 17 Jun 2024 | 42 | | 4,646.46 | 110.29 | 4,632.18 | 14.28 | ST | |
| **J P MORGAN EXCHANGE** | | 544 | 50.74 | **27,602.56** | 50.41 | 27,421.00 | 181.56 | | -- |
| TRADED FUND TRUST JPMORGAN | | | | | | | | | 1,450.30 |
| ULTRA SHORT INCOME ETF EST | 29 Feb 2024 | 442 | | 22,427.08 | 50.44 | 22,294.48 | 132.60 | ST | |
| YIELD: 5.25% | 05 Mar 2024 | 102 | | 5,175.48 | 50.26 | 5,126.52 | 48.96 | ST | |
| Symbol: JPST | | | | | | | | | |
| **JPMORGAN SHORT DURATION** | | 2,222.57 | 10.9 | **24,226.01** | 10.67 | 23,723.18 | 502.83 | | -- |
| BOND FUND CLASS R6 EST | | | | | | | | | 989.04 |
| YIELD: 4.08% | 29 Feb 2024 | 1,804.726 | | 19,671.51 | 10.67 | 19,256.43 | 415.08 | ST | |
| Symbol: JSDUX | 05 Mar 2024 | 417.844 | | 4,554.50 | 10.69 | 4,466.75 | 87.75 | ST | |
| **Market Value vs. Purchases** | | | | **24,226.01** | | **23,723.18** | | | |
| **Cumulative Cash Distributions** | | | | **578.24** | | | | | |
| **Investment Gain/Loss** | | | | **1,081.07** | | | | | |

See additional footnotes on the last page of the Holdings section.

## FIXED INCOME (continued)

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|---|
| **LORD ABBETT INVT TR** | | 1,649.948 | 10.03 | **16,548.98** | 9.98 | 16,460.59 | 88.39 | | -- |
| ULTRA SHORT BD FD CL F3 EST | | | | | | | | | 894.27 |
| YIELD: 5.40% | 29 Feb 2024 | 1,218.376 | | 12,220.31 | 9.97 | 12,147.21 | 73.10 | ST | |
| Symbol: LUBOX | 05 Mar 2024 | 280.116 | | 2,809.56 | 9.97 | 2,792.76 | 16.80 | ST | |
| | 20 Sep 2024 | 151.456 | | 1,519.10 | 10.04 | 1,520.62 | (1.52) | ST | |
| **Market Value vs. Purchases** | | | | **16,548.98** | | **16,460.59** | | | |
| **Cumulative Cash Distributions** | | | | **398.34** | | | | | |
| **Investment Gain/Loss** | | | | **486.73** | | | | | |
| **PGIM ETF TRUST** | | 221 | 49.78 | **11,001.38** | 49.62 | 10,966.58 | 34.80 | | -- |
| PGIM ULTRA SHORT BOND ETF | | | | | | | | | 628.97 |
| EST YIELD: 5.72% | 29 Feb 2024 | 170 | | 8,462.60 | 49.66 | 8,442.20 | 20.40 | ST | |
| Symbol: PULS | 05 Mar 2024 | 51 | | 2,538.78 | 49.5 | 2,524.38 | 14.40 | ST | |
| **PIMCO ENHANCED SHORT** | | 184 | 100.69 | **18,526.96** | 100.37 | 18,467.18 | 59.78 | | -- |
| MATURITY ACTIVE EXCHANGE | | | | | | | | | 984.95 |
| TRADED FUND EST YIELD: | 29 Feb 2024 | 116 | | 11,680.04 | 100.46 | 11,653.36 | 26.68 | ST | |
| 5.32% | 05 Mar 2024 | 32 | | 3,222.08 | 100.11 | 3,203.38 | 18.70 | ST | |
| Symbol: MINT | 10 Apr 2024 | 18 | | 1,812.42 | 100.27 | 1,804.86 | 7.56 | ST | |
| | 11 Apr 2024 | 18 | | 1,812.42 | 100.31 | 1,805.58 | 6.84 | ST | |
| **VANGUARD BD INDEX FDS** | 29 Feb 2024 | 166 | 49.94 | **8,290.04** | 49.55 | 8,225.30 | 64.74 | ST | -- |
| VANGUARD ULTRA SHORT BOND | | | | | | | | | 422.14 |
| ETF EST YIELD: 5.09% | | | | | | | | | |
| Symbol: VUSB | | | | | | | | | |
| **VANGUARD FIXED INCOME** | | 885.728 | 20.09 | **17,794.28** | 19.94 | 17,662.09 | 132.19 | | -- |
| SECS FD ULTRA SHRT TRM BD | | | | | | | | | 888.39 |
| FD ADMTRL EST YIELD: 4.99% | 29 Feb 2024 | 315.974 | | 6,347.92 | 19.92 | 6,294.20 | 53.72 | ST | |
| Symbol: VUSFX | 05 Mar 2024 | 71.055 | | 1,427.49 | 19.95 | 1,417.55 | 9.94 | ST | |
| | 06 Mar 2024 | 225.314 | | 4,526.56 | 19.95 | 4,495.01 | 31.55 | ST | |
| | 04 Apr 2024 | 192.714 | | 3,871.62 | 19.94 | 3,842.72 | 28.90 | ST | |
| | 25 Jun 2024 | 80.671 | | 1,620.68 | 19.99 | 1,612.61 | 8.07 | ST | |
| **Market Value vs. Purchases** | | | | **17,794.28** | | **17,662.09** | | | |
| **Cumulative Cash Distributions** | | | | **423.96** | | | | | |
| **Investment Gain/Loss** | | | | **556.15** | | | | | |

See additional footnotes on the last page of the Holdings section.

## FIXED INCOME (continued)

| Description | Acquisition Date | Quantity | Price | Market Value | Unit Cost | Cost Basis | Unrealized Gain/Loss | | Est. Accrued Inc. / Est. Annual Inc. |
|---|---|---|---|---|---|---|---|---|---|
| **VANGUARD SHORT TERM BOND** | | 63 | 78.69 | **4,957.47** | 76.12 | 4,795.69 | 161.78 | | -- |
| ETF EST YIELD: 3.14% | | | | | | | | | 155.86 |
| Symbol: BSV | 10 Apr 2024 | 28 | | 2,203.32 | 75.88 | 2,124.64 | 78.68 | ST | |
| | 11 Apr 2024 | 30 | | 2,360.70 | 75.9 | 2,277.00 | 83.70 | ST | |
| | 20 Sep 2024 | 5 | | 393.45 | 78.81 | 394.05 | (0.60) | ST | |
| **VANGUARD SHORT TERM** | 05 Aug 2024 | 101 | 49.31 | **4,980.31** | 48.66 | 4,914.66 | 65.65 | ST | -- |
| INFLATION PROTECTED SECURITIES INDEX FUND EST YIELD: 2.87% | | | | | | | | | 143.02 |
| Symbol: VTIP | | | | | | | | | |
| **WISDOMTREE TRUST** | | 151 | 50.22 | **7,583.22** | 50.31 | 7,596.72 | (13.50) | | -- |
| WISDOMTREE FLOATING RATE | | | | | | | | | 407.85 |
| TREASURY FUND EST YIELD: | 29 Feb 2024 | 123 | | 6,177.06 | 50.31 | 6,187.52 | (10.46) | ST | |
| 5.38% | 05 Mar 2024 | 28 | | 1,406.16 | 50.33 | 1,409.20 | (3.04) | ST | |
| Symbol: USFR | | | | | | | | | |
| **TOTAL FIXED INCOME** | | | | **$161,758.30** | | **$160,378.74** | **$1,379.56** | | **--** / **$8,021.98** |

**Total Account Value : $165,568.44**

*Unless otherwise noted, all positions are held in your cash account. F - TEFRA Account G - Good Faith Account I - Income Account L - Non Purpose Loan Account M - Margin Account R - DVP/RVP Account S - Short Account*

*AI Pricing Method: a – Net Investment b – Appraised Value c – The firm did not receive price information compliant with applicable reporting requirements.*

*A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale*

## Activity

### CASH FLOW SUMMARY

| Description | This Period | Year-to-Date |
|---|---|---|
| **Opening Cash Balance** | **$3,756.63** | **$0.00** |
| Trade and Investment Activity | 1,347.80 | 35,109.11 |
| Income | 676.15 | 4,629.42 |
| Cash Deposits | 0.00 | 160,000.00 |
| **Total Credits** | **$2,023.95** | **$199,738.53** |
| Trade and Investment Activity | (1,914.67) | (195,600.47) |
| Fees [1] | (55.77) | (327.92) |
| **Total Debits** | **($1,970.44)** | **($195,928.39)** |
| **Net Cash Activity** | **$53.51** | **$3,810.14** |
| **CLOSING CASH BALANCE** | **$3,810.14** | **$3,810.14** |

“Opening Cash Balance” and “Closing Cash Balance” include Sweep Funds.

1 *Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.*

### TRADE AND INVESTMENT ACTIVITY

For transaction descriptions that direct you to "See Note on Back", the notes will be located in the “Messages” section within “Important Information”.

| Trade Date / Settle Date | Transaction / Closing Method | Description | Quantity | Price | Cost | Proceeds | Cost Basis | Realized Gain/Loss |
|---|---|---|---|---|---|---|---|---|
| 20 Sep 2024<br>23 Sep 2024 | BUY | **LORD ABBETT INVT TR**<br>ULTRA SHORT BD FD CL F3<br>DISCRETIONARY ORDER TAG<br>NUMBER 47292<br>Symbol: LUBOX CAPACITY C1 | 151.456 | 10.04<br>Principal | (1,520.62)<br>(1,520.62) | | | |
| 20 Sep 2024<br>23 Sep 2024 | SELL<br>LTHC | **VANGUARD BD INDEX FDS**<br>VANGUARD ULTRA SHORT BOND<br>ETF DISCRETIONARY ORDER<br>J.P. MORGAN SECURITIES LLC<br>MAKES A MARKET IN THIS<br>SECURITY AVG PRICE SHOWN-<br>SEE DISCLOSURE ON | (27) | 49.9201<br>Principal<br>SEC Fee | | 1,347.80<br>1,347.84<br>(0.04) | 1,337.99 W | 9.81 |

## TRADE AND INVESTMENT ACTIVITY (continued)

| Trade Date / Settle Date | Transaction / Closing Method | Description | Quantity | Price | Cost | Proceeds | Cost Basis | Realized Gain/Loss |
|---|---|---|---|---|---|---|---|---|
| | | **VANGUARD BD INDEX FDS** REVERSE*** ROME: WHIPANYAAJ24092087117 TAG NUMBER P3423 ST GAIN 9.81 Symbol: VUSB CAPACITY C1 | | | | | | |
| 20 Sep 2024 23 Sep 2024 | BUY | **VANGUARD SHORT TERM BOND** ETF DISCRETIONARY ORDER J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY AVG PRICE SHOWN-SEE DISCLOSURE ON REVERSE*** ROME: WHIPANYAAI24092070006 TAG NUMBER J3895 Symbol: BSV CAPACITY C1 | 5 | 78.81 Principal | (394.05) (394.05) | | | |
| **Total Securities Bought & Sold** | | | | | **($1,914.67)** | **$1,347.80** | | |
| **TOTAL TRADE AND INVESTMENT ACTIVITY** | | | | | **($1,914.67)** | **$1,347.80** | | |

## INCOME

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

**Income from Taxable Investments**

| Date | Transaction | Description | Quantity | Rate | Debit Amount | Credit Amount | Net Amount |
|---|---|---|---|---|---|---|---|
| 03 Sep 2024 | DIVIDEND | **FEDERATED HRMS** ULTRASHORT BD CL R6 RECORD 08/31/24 PAY 08/30/24 Symbol: FULLX | | | | 21.23 | 21.23 |
| 03 Sep 2024 | DIVIDEND | **FIDELITY ADV CONSERVATIVE** INCOME BOND CLASS Z RECORD 08/31/24 PAY 08/30/24 Symbol: FCNYX | | | | 33.19 | 33.19 |
| 03 Sep 2024 | DIVIDEND | **LORD ABBETT INVT TR** ULTRA SHORT BD FD CL F3 RECORD 08/30/24 PAY | | | | 67.72 | 67.72 |

**Income from Taxable Investments (continued)**

| Date | Transaction | Description | Quantity | Rate | Debit Amount | Credit Amount | Net Amount |
|---|---|---|---|---|---|---|---|
| | | **LORD ABBETT INVT TR** 08/30/24 Symbol: LUBOX | | | | | |
| 03 Sep 2024 | DIVIDEND | **VANGUARD FIXED INCOME** SECS FD ULTRA SHRT TRM BD FD ADMTRL RECORD 08/29/24 PAY 09/03/24 Symbol: VUSFX | | | | 76.35 | 76.35 |
| 05 Sep 2024 | DIVIDEND | **J P MORGAN EXCHANGE** TRADED FUND TRUST JPMORGAN ULTRA SHORT INCOME ETF CASH DIV ON 544 SHS REC 09/03/24 PAY 09/05/24 Symbol: JPST | 544 | 0.2242 | | 121.94 | 121.94 |
| 05 Sep 2024 | DIVIDEND | **PIMCO ENHANCED SHORT** MATURITY ACTIVE EXCHANGE TRADED FUND CASH DIV ON 184 SHS REC 09/03/24 PAY 09/05/24 Symbol: MINT | 184 | 0.47 | | 86.48 | 86.48 |
| 05 Sep 2024 | DIVIDEND | **VANGUARD BD INDEX FDS** VANGUARD ULTRA SHORT BOND ETF CASH DIV ON 193 SHS REC 09/03/24 PAY 09/05/24 Symbol: VUSB | 193 | 0.2097 | | 40.47 | 40.47 |
| 05 Sep 2024 | DIVIDEND | **VANGUARD SHORT TERM BOND** ETF CASH DIV ON 58 SHS REC 09/03/24 PAY 09/05/24 Symbol: BSV | 58 | 0.2293 | | 13.30 | 13.30 |
| 06 Sep 2024 | DIVIDEND | **ISHARES TRUST** ISHARES SHORT TREASURY BOND ETF CASH DIV ON 71 SHS REC 09/03/24 PAY 09/06/24 Symbol: SHV | 71 | 0.4755 | | 33.76 | 33.76 |
| 09 Sep 2024 | DIVIDEND | **PGIM ETF TRUST** PGIM ULTRA SHORT BOND ETF CASH DIV ON 221 SHS REC | 221 | 0.2338 | | 51.66 | 51.66 |

**Income from Taxable Investments (continued)**

| Date | Transaction | Description | Quantity | Rate | Debit Amount | Credit Amount | Net Amount |
|---|---|---|---|---|---|---|---|
| | | **PGIM ETF TRUST** 09/03/24 PAY 09/09/24 Symbol: PULS | | | | | |
| 27 Sep 2024 | DIVIDEND | **JPMORGAN SHORT DURATION** BOND FUND CLASS R6 RECORD 09/25/24 PAY 09/27/24 Symbol: JSDUX | | | | 82.37 | 82.37 |
| 27 Sep 2024 | DIVIDEND | **WISDOMTREE TRUST** WISDOMTREE FLOATING RATE TREASURY FUND CASH DIV ON 151 SHS REC 09/25/24 PAY 09/27/24 Symbol: USFR | 151 | 0.21 | | 31.71 | 31.71 |
| **Total Dividends** | | | | | | **$660.18** | **$660.18** |
| **TOTAL INCOME FROM TAXABLE INVESTMENTS** | | | | | | **$660.18** | **$660.18** |

| | | |
|---|---|---|
| **Total Income** | **$660.18** | **$660.18** |

## FEES

| Date | Description | Debit Amount | Credit Amount |
|---|---|---|---|
| 23 Sep 2024 | **Advisory Fee For** 08-01-2024 TO 08-31-2024 Applied Annual Fee 0.4000% | (55.77) | |
| **TOTAL FEES** [1] | | **($55.77)** | |

1 *Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.*

## SWEEP PROGRAM ACTIVITY

**J P MORGAN DEPOSIT SWEEP MGD,**JPMORGAN CHASE BANK NA,Symbol: QCPCM

| Date | Transaction | Description | Quantity | Price | Debit Amount | Credit Amount |
|---|---|---|---|---|---|---|
| OPENING BALANCE | | | 3,756.63 | 1 | | |
| 03 Sep 2024 | PURCHASE | INTRA-DAY DEPOSIT | 198.49 | | (198.49) | |
| 03 Sep 2024 | INTEREST | MONTHLY INTEREST 08/01-08/30 | | | | 15.97 |
| 03 Sep 2024 | REINVEST | MONTHLY INTEREST REINVESTED | 15.97 | | (15.97) | |
| 05 Sep 2024 | PURCHASE | INTRA-DAY DEPOSIT | 262.19 | | (262.19) | |
| 06 Sep 2024 | PURCHASE | INTRA-DAY DEPOSIT | 33.76 | | (33.76) | |
| 09 Sep 2024 | PURCHASE | INTRA-DAY DEPOSIT | 51.66 | | (51.66) | |
| 23 Sep 2024 | REDEMPTION | INTRA-DAY WITHDRWAL | (566.87) | | | 566.87 |
| 24 Sep 2024 | REDEMPTION | INTRA-DAY WITHDRWAL | (55.77) | | | 55.77 |
| 27 Sep 2024 | PURCHASE | INTRA-DAY DEPOSIT | 114.08 | | (114.08) | |
| **CLOSING BALANCE** | | | **3,810.14** | **1** | | |
| **SWEEP PROGRAM ACTIVITY** | | | | | **($676.15)** | **$622.64** |
| **Sweep Program Dividend/Interest** | | | | | | **$15.97** |

*Capacity*

*C1, C2, C3, C4, C5, C8, C9 - JPMS, as indicated on this statement, acted as Agent for your account unless otherwise indicated.*

*C6 - JPMS, as indicated on this statement, acted as Agent for both buyer and seller, charging a commission or commission equivalent to both parties. The source and any remuneration charged in the transaction will be furnished upon written request.*

*C7 -JPMS, as indicated on this statement, acted as Principal.*

*CA -This trade was executed by your broker with JPMS acting as your prime broker. Contact your executing broker for trade details.*

*A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale*

*Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)*

## Realized Gain / Loss Detail - Year To Date

Cost Basis, Realized Gain / Loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Tax payers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption or exchange. Please contact your tax advisor for additional information as neither J.P. Morgan nor any of its affiliates provides tax advice related to the accounts referenced in these statement(s). J.P. Morgan makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of or any tax position taken in reliance upon such information. Proceeds information excludes accrued interest.

Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement. Cost Basis and Realized Gain / Loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor.

### SHORT TERM GAIN / LOSS DETAILS

| Acquisition Date<br>Date Sold | Closing Method | Description | Quantity | Proceeds | Cost Basis | | Realized Gain/Loss |
|---|---|---|---|---|---|---|---|
| 29 Feb 2024<br>06 Mar 2024 | LTHC | **VANGUARD BD INDEX FDS**<br>VANGUARD ULTRA SHORT BOND<br>ETF<br>Symbol: VUSB | 92 | 4,543.84 | 4,558.60 | W<br><br>Loss<br>Disallowed Loss | (5.29)<br><br>(14.76)<br>9.47 |
| 29 Feb 2024<br>21 Mar 2024 | LTHC | **CALVERT FD**<br>ULTRA SHRT DRTN INCM FD CL<br>R6<br>Symbol: CULRX | 263.363 | 2,594.12 | 2,594.13 | | (0.01) |
| 05 Mar 2024<br>21 Mar 2024 | LTHC | **CALVERT FD**<br>ULTRA SHRT DRTN INCM FD CL<br>R6<br>Symbol: CULRX | 60.55 | 596.42 | 596.42 | | 0.00 |
| 29 Feb 2024<br>22 Mar 2024 | LTHC | **FIDELITY ADV CONSERVATIVE**<br>INCOME BOND CLASS Z<br>Symbol: FCNYX | 53.015 | 533.33 | 533.33 | | 0.00 |
| 29 Feb 2024<br>04 Apr 2024 | LTHC | **FIDELITY ADV CONSERVATIVE**<br>INCOME BOND CLASS Z<br>Symbol: FCNYX | 379.257 | 3,815.33 | 3,815.33 | | 0.00 |
| 29 Feb 2024<br>10 Apr 2024 | LTHC | **VANGUARD SCOTTSDALE FUNDS**<br>VANGUARD SHORT TERM<br>TREASURY ETF<br>Symbol: VGSH | 92 | 5,298.23 | 5,345.57 | | (47.34) |
| 05 Mar 2024<br>11 Apr 2024 | LTHC | **VANGUARD SCOTTSDALE FUNDS**<br>VANGUARD SHORT TERM | 34 | 1,958.72 | 1,971.83 | | (13.11) |

*** Wash sale adjustments (disallowed losses) are reflected in these totals.*

**SHORT TERM GAIN / LOSS DETAILS (continued)**

| Acquisition Date / Date Sold | Closing Method | Description | Quantity | Proceeds | Cost Basis | | Realized Gain/Loss |
|---|---|---|---|---|---|---|---|
| | | **VANGUARD SCOTTSDALE FUNDS** TREASURY ETF Symbol: VGSH | | | | | |
| 29 Feb 2024 11 Apr 2024 | LTHC | **VANGUARD SCOTTSDALE FUNDS** VANGUARD SHORT TERM TREASURY ETF Symbol: VGSH | 58 | 3,341.35 | 3,370.03 | | (28.68) |
| 05 Mar 2024 17 Jun 2024 | LTHC | **SPDR SERIES TRUST** SPDR PORTFOLIO SHORT TERM CORPORATE BOND ETF Symbol: SPSB | 29 | 860.12 | 860.58 | | (0.46) |
| 29 Feb 2024 17 Jun 2024 | LTHC | **SPDR SERIES TRUST** SPDR PORTFOLIO SHORT TERM CORPORATE BOND ETF Symbol: SPSB | 125 | 3,707.39 | 3,718.01 | | (10.62) |
| 05 Mar 2024 25 Jun 2024 | LTHC | **VANGUARD BD INDEX FDS** VANGUARD ULTRA SHORT BOND ETF Symbol: VUSB | 33 | 1,632.52 | 1,635.34 | W | (2.82) |
| 29 Feb 2024 05 Aug 2024 | LTHC | **PGIM ETF TRUST** PGIM ULTRA SHORT BOND ETF Symbol: PULS | 50 | 2,475.93 | 2,483.00 | | (7.07) |
| 29 Feb 2024 05 Aug 2024 | LTHC | **PIMCO ENHANCED SHORT** MATURITY ACTIVE EXCHANGE TRADED FUND Symbol: MINT | 24 | 2,404.01 | 2,411.04 | | (7.03) |
| 29 Feb 2024 20 Sep 2024 | LTHC | **VANGUARD BD INDEX FDS** VANGUARD ULTRA SHORT BOND ETF Symbol: VUSB | 1 | 49.92 | 49.55 | | 0.37 |
| 05 Mar 2024 20 Sep 2024 | LTHC | **VANGUARD BD INDEX FDS** VANGUARD ULTRA SHORT BOND ETF Symbol: VUSB | 26 | 1,297.88 | 1,288.44 | W | 9.44 |
| **TOTAL SHORT TERM GAIN / LOSS **** | | | | **$35,109.11** | **$35,231.20** | | **($112.62)** |

*** Wash sale adjustments (disallowed losses) are reflected in these totals.*

## SHORT TERM GAIN / LOSS DETAILS (continued)

| Acquisition Date / Date Sold | Closing Method | Description | Quantity | Proceeds | Cost Basis | Realized Gain/Loss |
|---|---|---|---|---|---|---|
| **TOTAL SHORT TERM DISALLOWED LOSS** | | | | | | **$9.47** |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Total Realized Gain / Loss **** | | | | **$35,109.11** | **$35,231.20** | **($112.62)** |

*A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale*

*Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)*

*** Wash sale adjustments (disallowed losses) are reflected in these totals.*

## Additional Contact Information

| Account(s) | Contact | Custodian |
|---|---|---|
| INDIVIDUAL (83782576) | **Simi Bridgelal**<br>(Private Client Advisor)<br>(516) 338 7618 | **J.P. Morgan Securities LLC**<br>**Member FINRA and SIPC**<br>PO Box 1762, Mail Code: IL1-0291<br>Chicago, IL, 60603-5506<br>(888) 994 5626<br>www.chase.com |

## Messages

### TRADE AND INVESTMENT ACTIVITY DESCRIPTION NOTES

"S" The transaction described is subject to the U.S Treasury or Agency Debt and Agency MBS fails charge trading practice published by TMPG and SIFMA at 'http://www.sifma.org/capital_markets/docs/Fails-Charge-Trading-Practice.pdf' and 'http://www.sifma.org/Services/Standard-Forms-and-Documentation/Securitized-Products/Securitized-Products-Fails-Charge-Trading-Practice'

"I" J.P.Morgan Securities LLC (JPMS) receives compensation for directing customer orders for equity securities. The source and nature of such compensation received on this transaction, if any, will be furnished to you upon written request.

"U" You may be eligible for breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you paid may differ slightly from the Prospectus disclosed rate due to rounding calculations. Please refer to the Prospectus, Statement of Additional Information or contact us for further information.

"V" A paper copy of the offering document relating to this transaction is available, upon request, by calling 1-866-803-9204 during normal business hours.

"W" The securities have not been registered under the US Securities Act of 1933, any may only be offered and sold pursuant to registration under the 1933 Act or an available exemption therefrom or in accordance with Regulation S.

"X" These securities have not been registered under the US Securities Act of 1933, and were issued pursuant to the exemption provided by Section 3(c)(7) of the Investment Company Act of 1940. The securities may only be offered and sold (i) pursuant to registration under the 1933 Act of an exemption there from and (ii) in compliance with the provisions of Section 3(c)(7).

"Y" To obtain a paper copy of the official statement, please call 877-430-3544 for domestic accounts or 347-643-6233 for international accounts. Alternatively, you may call the number on this statement.

"Z" JPMS or an affiliate is a market maker in the security. As a market maker, JPMS or its affiliate may have acted as principal, may have had a long or short position in the security, and may have profited or lost in connection with the transaction.

### MANAGER ALLOCATION

The following definitions are provided for your reference:

- **JPMC Managed:** Includes mutual funds, exchange-traded funds (ETFs) and other registered funds that are managed by JPMorgan Chase & Co. (JPMC). This does not include J.P. Morgan Cash & Liquidity Funds or Six Circles Funds.
- **JPMC Cash & Liquidity Funds:** Includes cash, JPMC deposit sweeps and JPMC money market mutual funds.
- **Third-Party Managed & Other:** Includes mutual funds, ETFs, separately managed accounts and other investments that are managed or issued by companies other than JPMC.
- **Six Circles Funds:** Mutual funds managed by JPMC and sub-advised by third-parties; JPMC does not retain a fee for fund management or other fund services.
- **JPMC Separately Managed Account (SMA):** Includes fixed income, equity and alternative SMAs managed by JPMC.

Please note that the manager allocation for the strategies listed below will reflect the expected targeted allocations for each investment portfolio, rather than the actual allocations. While these targets are generally indicative of actual holdings, differences may arise due to factors such as relative asset performance prior to portfolio rebalancing:

- J.P. Morgan Core Advisory Portfolio models that contain an SMA component; and
- Select Advisory Strategies model-based strategies.

### FRACTIONAL SHARES

Fractional Shares will not be adjusted for certain corporate actions. Any remaining position less than 1 share will be liquidated.

### EMPLOYEE COMPENSATION

Employees of JPMorgan Chase Bank, N.A. may be eligible to receive compensation when they refer clients to J.P. Morgan Securities LLC (JPMS). Additionally, other JPMS employees who assist or consult with your advisor may be compensated when you make certain investment purchases. These compensation payments, if made, will not increase your account fees.

## Messages (continued)

### LARGE TRADER REPORTING

A "large trader" is a legal entity or natural person who, directly or indirectly, through the exercise of investment discretion, effects transactions in the National Market System (NMS) securities that equal or exceed either:

- 2 million shares or $20 million during any calendar day; OR
- 20 million shares or $200 million over any calendar month.

The U.S. Securities and Exchange Commission (SEC) Rule 13h-1 Large Trader Reporting System requires U.S. and non-U.S. market participants who meet the definition of large trader to:

- File an electronic Form 13H with the SEC (via EDGAR) to obtain a large trader identification number (LTID); and
- Promptly disclose to U.S. broker-dealers that execute trades or carry accounts for the large trader, their LTIDs and the accounts to which the LTIDs apply.

If you are a large trader and have completed a Form 13H, you will receive an LTID from the SEC. In order to ensure that LTID's are captured and reported as required under the SEC rule, you are required to promptly report your LTID to us and identify each account to which the LTID should be applied.

### ELECTRONIC FUNDS TRANSFER NOTICE

In case of errors or questions about electronic fund transfers to/from your account (via the Automated Clearing House (ACH) Network), your account statement or transaction record, please call us immediately at 1-800-392-5749 or write to us at J.P. Morgan Securities LLC, PO Box 1762, Mail Code: IL1-0291, Chicago, IL 60690-1762.

Please provide the following information:
1. Your name and account number,
2. The dollar amount of the suspected error, and
3. A description of the error or the transfer you are unsure about; please explain as clearly as you can why you believe it is an error or why you need more information.

Please note: We must hear from you no later than 60 days after we sent the first account statement on which the problem or error appeared. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question; for errors involving new accounts or foreign-initiated transactions, we may take up to 90 days to investigate. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error (new accounts may take up to 20 days). However, if we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we determine at the conclusion of the investigation that there was no error, we will charge your account for the credited amount. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### J.P. MORGAN SECURITIES LLC NET CAPITAL REQUIREMENTS

J.P. Morgan Securities LLC (JPMS LLC) Consolidated Statement of Financial Condition

The June 30, 2024, unaudited Statement of Financial Condition may now be viewed at https://jpmorganchaseco.gcs-web.com/ir/sec-other-filings/financial-statements.. If you would like us to send you a printed document at no cost, call us at 212.552.9891.

J.P. Morgan Securities LLC Net Capital Requirements

JPMS LLC is subject to Rule 15c3-1 under the Securities Exchange Act of 1934 (the Uniform Net Capital Rule). As of July 31, 2024, JPMS LLC net capital of $25.2 billion exceeded the minimum regulatory net capital requirement of $5.7 billion by $19.5 billion.

## Messages (continued)

### COMPENSATION RECEIVED IN CONNECTION WITH MUTUAL FUND TRANSACTIONS

Advisors, distributors or other affiliates of certain mutual funds (which include money market and non-money market funds) may enter into arrangements to pay brokers that distribute their shares for administrative, technological or other services, including marketing and other support services provided to such funds or their affiliates. These fees, commonly referred to as "revenue sharing," are separate from, and in addition to, any shareholder servicing or distribution fees that a mutual fund pays out of its own assets pursuant to its Rule 12b-1 plan and other expenses which are described in a fund's prospectus fee table. Revenue sharing fees are paid out of the assets of the fund affiliate and not from the fund's assets and, therefore, have no impact on a fund's expense ratio or yield.

J.P. Morgan Securities LLC ("JPMS") receives compensation from fund families or their affiliates for providing certain administrative and clearing services. These payments are calculated either based on a percentage of the average dollar value of the fund assets held by JPMS in customer accounts or based on the number of mutual fund positions in the accounts. These fees may be paid from fund assets or may be subsidized in whole or in part by the advisor, distributor or other affiliates of the fund through revenue sharing. Revenue sharing payments are negotiated separately with each fund family and not all fund families pay the same amount or pay according to the same formula. There is, therefore, a potential conflict of interest in the form of an additional financial incentive to J.P. Morgan for making available to customer mutual funds whose affiliates enter into revenue sharing arrangements.

For the administrative and clearing services noted above, JPMS may receive revenue sharing payments of up to 0.50% per year or the average daily assets of fund shares carried in customer's accounts at JPMS and/or a rate of up to $21 per year per mutual fund position in each account, as applicable. To establish such arrangements with a fund company, JPMS has either entered into an agreement directly with the fund company or has entered into an agreement with a service provider which, in turn, has entered into an agreement directly with the fund company. Please note that the actual amount received by JPMS may be subject to periodic waiver by fund families and such waivers may reduce the actual amount received by JPMS. Funds whose affiliates do not make such revenue sharing payments to JPMS are generally not offered or recommended by JPMS, and in some cases, have higher returns or yields than funds whose affiliates do make revenue sharing payment. Compensation JPMS receives under these arrangements may be passed on to affiliates or non-affiliates of JPMS.

In addition to these payments, JPMS may receive additional revenue sharing payments from certain fund families. Most funds offered by JPMS make these additional revenue sharing payments based upon the percentage of a client's total purchase amount in one of these funds. Percentage payments to JPMS generally range from 0.08% to 0.25%. If, for example, a client invested $10,000 in a fund that paid 0.25%, the fund's advisor, distributor or other entity would pay JPMS $25. In addition, for any fund held in a client's account, and for as long as the client holds that fund, JPMS will receive an additional payment, paid quarterly, as a percentage per year of the amount held. Percentage payments generally range from 0.02% to 0.08%. For example, on a $10,000 holding, 0.08% is $8. Additionally, JPMS may receive an annual payment of up to $290,000. Lastly, JPMS may be reimbursed by or on behalf of mutual funds for expenses incurred for various sales meetings, seminars and conferences held in the normal course of business. Financial Advisors do not receive additional compensation from these revenue sharing payments made to JPMS.

The amounts listed above have been updated from those previously provided to you. The prospectus and Statement of Additional Information of mutual funds available through J.P. Morgan or your broker contain information regarding revenue sharing payments made by affiliates of the fund companies. In addition, information regarding revenue sharing can be found at www.Chase.com or related websites.

### INVESTING IN MUTUAL FUNDS AND COMPLEX FUNDS

Please visit www.jpmorgan.com/mutualfunds and www.jpmorgan.com/complex-funds to view our guides to mutual fund investing and complex funds. We encourage you to review each product's prospectus and term sheet for detailed information about investment objectives, risks, charges, expenses and other details.

### INVESTOR EDUCATION AND PROTECTION

J.P. Morgan Securities LLC is registered with the Municipal Securities Rulemaking Board (MSRB) and the U.S. Securities and Exchange Commission (SEC). The MRSB provides investor information and educational documents online at msrb.org, including their "Information for Municipal Securities Investors" brochure, also referred to as their "Investor Brochure," which summarizes key principles of their rules that are designed to help protect investors who trade municipal securities. It also includes instructions on how to file a complaint against a registered brokerage firm or individuals associated with them.

### INVESTMENT RESTRICTIONS IN MANAGED ACCOUNTS

You can choose not to invest in certain trades, industries or securities. If you would like to add, change or remove a "Do Not Buy" investment restriction in your managed account, please call the appropriate number on the front of this statement.

## Messages (continued)

### EXTENDED HOURS TRADING RISK DISCLOSURE

You should consider the following points before engaging in extended hours trading. "Extended hours trading" means trading outside of "regular trading hours." "Regular trading hours" generally means the time between 9:30 a.m. and 4:00 p.m. Eastern Standard Time.

Risk of Lower Liquidity. Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be lower liquidity in extended hours trading as compared to regular market hours. As a result, your order may only be partially executed, or not at all.

Risk of Higher Volatility. Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular market hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price in extended hours trading than you would during regular market hours.

Risk of Changing Prices. The prices of securities traded in extended hours trading may not reflect the prices either at the end of regular market hours, or upon the opening the next morning. As a result, you may receive an inferior price in extended hours trading than you would during regular market hours.

Risk of Unlinked Markets. Depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours trading system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hours trading system than you would in another extended hours trading system.

Risk of News Announcements. Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is frequently announced outside of regular trading hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.

Risk of Wider Spreads. The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

### IMPORTANT INFORMATION REGARDING PURCHASES INDICATED AS AVERAGE PRICE

Your orders are processed in either (1) one execution at the confirmed price or (2) more than one execution, in which case the confirmed price is an average price. Please contact your J.P. Morgan representative for details regarding actual prices.

### FINRA BROKERCHECK PROGRAM

As part of the Financial Industry Regulatory Authority (FINRA) Investor Education Program, BrokerCheck provides investors with the ability to research the professional backgrounds, business practices, and conduct of FINRA-registered brokerage firms and brokers. In connection with this program, investors may call the BrokerCheck Hotline at 800.289.9999, and visit the FINRA website at http://brokercheck.finra.org/. An investor brochure that includes information describing the FINRA BrokerCheck Program is available from either of these sources.

### PAYMENT FOR ORDER FLOW

JPMS does not receive payment for order flow from market makers for customer orders in equity securities. JPMS receives rebates from and pays fees to some registered securities exchanges for providing or taking liquidity on those exchanges, according to those exchanges' published fee schedules approved by the SEC. Alternative trading systems also charge fees and, in some cases, pay rebates for the provision or removal of liquidity. In addition, JPMS receives marketing fees from options exchanges under marketing fee programs sponsored by some exchanges. Under some circumstances, the amount received by JPMS from a trading center over a period of time may exceed the amount that JPMS is charged by a trading center. These practices are one of many factors that may impact routing decisions and do not alter JPMS' policy to route customer orders in securities to the trading centers where it believes customers will receive the best execution, taking into account, among other factors, price, transaction cost, volatility, reliability, market depth, and speed.
Affiliates of JPMS have ownership interests in some trading centers. Accordingly, JPMS stands to share in any profits that these trading centers earn from the execution of JPMS customer orders on those trading centers. Additional information on the material aspects of JPMS' relationships with the primary trading centers to which JPMS routes, including descriptions of arrangements for payment for order flow and profit-sharing relationships, is available in JPMS' SEC Rule 606 reports at https://www.jpmorgan.com/disclosures/sec-order-execution.

## Messages (continued)

### NOTICE OF ESCHEATMENT PROCESS FOR UNCLAIMED PROPERTY

Under state law, if no account activity occurs within your investment account for a period of years (as defined by your state) or if your account statement is returned to us as undeliverable, your account will be considered inactive. If this occurs, we will notify you of the action you need to take to reactivate your account. If you do not take action as requested, your account may be deemed "unclaimed" or "abandoned." This starts a process called escheatment in which we are required to transfer your account to your last known state of residence. If your account is escheated, you will have to work with your state to get your assets back. To avoid escheatment, please ensure that your account remains active and that your contact information is up-to-date.

### BUSINESS RECOVERY AND CONTINUITY

JPMS maintains a business recovery and continuity plan, including alternate processing and data centers, which will allow us to resume normal business operations including relocating technology and personnel to alternate facilities within 24 hours, in the event of an extended business disruption. The recovery time objective is 24 hours. The plan is reviewed annually, tested throughout the year, and updated as necessary. Investors will be able to obtain information about their accounts at their local Chase branch, by contacting us at the phone number listed on the front of this statement, or by visiting www.chase.com. Every effort will be made to provide investors with timely and accurate information.

### EDELIVERED TRADE CONFIRMATIONS

As a reminder, if you've elected to receive trade confirmations by electronic delivery, you can find current and past copies online in the Trade Confirmations section under Statements & Documents. You can also find disclosures and important information about those trades, via a link on that page titled "See important disclosures for your confirmations".

### CUSTOMER FREE CREDIT BALANCES

For accounts that are held at JPMS, customer free credit balances may be used in this firm's business subject to the limitation of 17CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operation, upon demand, the delivery of:

- any free credit balances to which you are entitled
- any fully-paid securities to which you are entitled
- any securities purchased on margin upon full payment of any indebtedness to us

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

If this is a margin account and we maintain a special memorandum account for you, this is a combined statement of your general account and a special memorandum account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of this separate account, as required by Regulation T, is available for your inspection.

Unless we hear from you to the contrary, it is our understanding that any free credit balances in your account are being maintained to facilitate your intention to invest such amounts through us.

### FUND MANAGER DISCLOSURE INFORMATION AVAILABLE UPON REQUEST

If you have an investment account that is managed by an SEC-Registered Investment Advisor, JPMS will provide a copy of the advisor's Form ADV Part 2A Firm Brochure upon written request.

### STATEMENT FREQUENCY

We send statements when your account has activity during the statement period that affects your balances and/or security positions. Delivery Versus Payment clients receive statements on a quarterly basis as long as there is a balance, regardless of activity. All other clients receive statements at least quarterly provided their account has a balance or security position.

## Messages (continued)

### IMPORTANT INFORMATION ABOUT YOUR INVESTMENTS AND POTENTIAL CONFLICTS OF INTEREST

Conflicts of interest will arise whenever J.P. Morgan Chase & Co. or any of its affiliates (together, "J.P. Morgan") has an actual or perceived economic or other incentive in its management of clients' portfolios to act in a way that benefits J.P. Morgan. Conflicts will result, for example (to the extent the following activities are permitted in the account): (1) when J.P. Morgan invests in an investment product, such as a mutual fund, exchange-traded fund ("ETF"), structured product, separately managed account or hedge fund issued or managed by an affiliate, such as J.P. Morgan Investment Management Inc. ("JPMIM"); (2) when a J.P. Morgan entity obtains services, including trade execution and trade clearing, from an affiliate; (3) when J.P. Morgan receives payment as a result of purchasing an investment product for a client's account; or (4) when J.P. Morgan receives payment for providing services (including shareholder servicing, recordkeeping or custody) with respect to investment products purchased for a client's portfolio. Other conflicts will result because of relationships that J.P. Morgan has with other clients or when J.P. Morgan acts for its own account.

JPMIM or its affiliates may be sponsors or managers of ETFs and other registered funds ("J.P. Morgan Funds") that J.P. Morgan purchases for the client's portfolio. In such case, JPMIM or its affiliates receive a fee for managing the J.P. Morgan Funds. Because fees paid to JPMIM and its affiliates will be offset against the advisory account fee, J.P. Morgan will keep no more revenue when the client's portfolio is invested in J.P. Morgan Funds than when it is invested in third party funds.

All funds have various internal fees and other expenses, that are paid by managers or issuers of the funds or by the fund itself, but that ultimately are borne by the investor. J.P. Morgan may receive administrative and servicing and other fees for providing services to both J.P. Morgan Funds and third party funds, if applicable, that are held in the client's portfolio. These payments may be made by sponsors of funds (including affiliates of JPMIM) or by the funds themselves and may be based on the value of the funds in the client's portfolio. Funds or their sponsors may have other business relationships with J.P. Morgan outside of its portfolio management role or with the broker-dealer affiliates of J.P. Morgan, which may provide brokerage or other services that pay commissions, fees and other compensation.

J.P. Morgan has an incentive to allocate assets to new J.P. Morgan Funds to help it develop new investment strategies and products. J.P. Morgan has an incentive to allocate assets of the portfolios to a J.P. Morgan Fund that is small, pays greater fees to J.P. Morgan affiliates or to which J.P. Morgan has provided seed capital. In addition, J.P. Morgan has an incentive not to sell or withdraw portfolio assets from a J.P. Morgan Fund in order to avoid or delay the sale or withdrawal's adverse impact on the fund. Accounts managed by J.P. Morgan have significant ownership in certain J.P. Morgan Funds. J.P. Morgan faces conflicts of interest when considering the effect of sales or redemptions on such funds and on other fund shareholders in deciding whether and when to redeem its shares. A large sale or redemption of shares by J.P. Morgan acting on behalf of its clients could result in the underlying J.P. Morgan Fund selling securities when it otherwise would not have done so, potentially increasing transaction costs and adversely affecting fund performance. A large sale or redemption could also significantly reduce the assets of the fund, causing decreased liquidity and, depending on any applicable expense caps, a higher expense ratio, or liquidation of the fund. J.P. Morgan has policies and controls in place to govern and monitor its activities and processes for identifying and managing conflicts of interest.

## Messages (continued)

Investment Advisory Accounts (Other Than J.P. Morgan Automated Investing)
Investment strategies are selected from both J.P. Morgan and third-party asset managers and are subject to a review process by our manager research teams. From this pool of strategies, our portfolio construction teams select those strategies we believe fit our asset allocation goals and forward looking views in order to meet the portfolio's investment objective.

As a general matter, we prefer J.P. Morgan managed strategies. We expect the proportion of J.P. Morgan managed strategies will be high (in fact, up to 100 percent) in strategies such as, for example, cash and high-quality fixed income, subject to applicable law and any account-specific considerations.

While our internally managed strategies generally align well with our forward looking views, and we are familiar with the investment processes as well as the risk and compliance philosophy of the firm, it is important to note that J.P. Morgan receives more overall fees when internally managed strategies are included. We offer the option of choosing to exclude J.P. Morgan managed strategies (other than cash and liquidity products) in certain portfolios.

The Six Circles Funds are mutual funds managed by J.P. Morgan and sub-advised by third parties. Although considered internally managed strategies, J.P. Morgan does not retain a fee for fund management or other fund services.

J.P. Morgan Automated Investing Accounts
When selecting ETFs for this program, this program's portfolio manager limits its selection to J.P. Morgan ETFs. As a result, this program's portfolio manager will choose J.P. Morgan ETFs even in cases where there are third party ETFs that are less expensive, or that have longer track records or superior historical returns. J.P. Morgan has a conflict of interest when it determines the portfolio's target asset classes, asset allocation goals or ongoing allocations, because it will allocate only to asset classes where J.P. Morgan ETFs are available.

The clients' portfolios will contain 100% J.P. Morgan ETFs. You should not invest in this program if you are not comfortable holding an investment portfolio that is comprised of 100% J.P. Morgan ETFs. It is important to note that J.P. Morgan will receive more overall fees when J.P. Morgan ETFs are used. Additionally, the J.P. Morgan ETFs in this program are not required to be reviewed or approved by the research process applicable to other programs for which J.P. Morgan Securities LLC ("JPMS") serves as investment adviser. Consequently, investment decisions regarding J.P. Morgan ETFs for the program will be different from, and may, in certain circumstances, be inconsistent with, the investment decisions made by J.P. Morgan for other advisory programs. Furthermore, the J.P. Morgan ETFs used in this program may or may not be approved for solicitation in the JPMS full service brokerage platform.

These conflicts may be heightened by the collaboration of this program's portfolio manager and the portfolio managers of the J.P. Morgan Funds in designing portfolios for this program.

Please review the JPMS and JPMIM ADV brochures located at www.adviserinfo.sec.gov for additional important information regarding this program **and its conflicts of interest.**

## Messages (continued)

### MARGIN ACCOUNT REMINDERS

If you own a margin account, we would like to remind you that:

Securities and other assets in your account are our collateral for any margin loan made to you. If the securities and other assets in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, we can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held at J.P. Morgan Securities LLC to maintain the required equity in your account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- **You can lose more funds than you deposit in your margin account.**
- **We can force the sale of securities or other assets in your account(s).**
- **We can sell your securities or other assets without contacting you.**
- **You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.**
- **We can increase our "house" maintenance margin requirements at any time and are not required to provide you with advance written notice.**
- **You are not entitled to an extension of time on a margin call.**

Further, if you have a margin account with us, as permitted by law we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith. If you carry a margin balance, your account statement will reflect the current annual interest rate applicable to your margin loan. Please review the current rate, as under certain circumstances the rate may change without advance notice. If you have any questions or concerns about your current interest rate, please speak to your J.P. Morgan representative.

If you are a customer with a margin account, you have consented to our right (to the extent permitted by applicable law) to use, lend or pledge any securities held by J.P. Morgan Securities LLC in your margin account. In certain circumstances, such loans or other use may limit, in whole or in part, your ability to receive dividends directly from the issuing company and/or your right to exercise voting and other attendant rights of ownership with respect to the loaned, sold or pledged securities. Such circumstances include, but are not limited to, loans of securities that you own in your margin account that continue over record dates for voting purposes and ex-dividend dates for dividend distributions. If you do not receive dividends directly from the issuing company, you may receive payments-in-lieu of dividends, which could cause you to lose the benefit of the preferential tax treatment accorded to dividends.

### TRADING AWAY AND ASSOCIATED COSTS

If Portfolio Managers select broker-dealers other than JPMS or its affiliates to place trades, which is known as "trading away", you may incur trading costs in addition to the advisory fee charged by JPMS. Incurred trading away costs will not be identified separately on your account statement because they are incorporated into the net price of the trade. Please note that fixed income securities are primarily traded away. More information on trading away, including summary trading away information for Portfolio Managers, is available in the Trading Practices Disclosures for Wrap Fee Programs document at chase.com/managed-account-disclosures.

## Messages (continued)

### IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENTS

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC (JPMS) on an agency basis.

JPMS provides you with the ability to enroll in a program to re-invest any and all dividend, capital gains and return of capital distributions (collectively "Distributions") for securities eligible for participation (the Program). By participating in the Program, all dividends and capital gains distributions paid on eligible accounts or individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of the Program include:

- Voluntary Participation. Participation in the Program is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying individual securities or have all eligible securities in your account participate in the Program; modify your elections; or unenroll from the Program through the website or by contacting your PCA or FA.

- Trade Execution. With the exception of open ended mutual funds, provided you are enrolled in the Program prior to the record date, JPMS reinvests the Distributions from an eligible security on the pay date of the Distribution, at an average weighted price. For certain securities, reinvestment may occur through the Depository Trust Company (DTC), which may be later than the pay date. There may be a difference in price depending on the whether the Program trade is made through J.P. Morgan or DTC. These transactions will post to your account when the shares are made available to JPMS by DTC and will be reflected on your statement.

- No Fees. No commission or fee are charged for Program trades.

- Fractional Shares. JPMS will credit to your account the number of shares equal to the amount of your funds to be reinvested in a particular security divided by the purchase price per share. If made available for your account, participation in the Program may give you interests in fractional shares of securities, which JPMS calculates to five decimal places. You will receive dividend payments proportionate to your partial share holdings.

- Confirmation of Transactions. All Program trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for Program trades. You may request the details of any Program trade by contacting JPMS. Transactions that are not part of the Program will continue to receive confirmations contemporaneously with the trade.

- No Recommendation. The inclusion of any security in the Program is not a recommendation by JPMS to buy, hold or sell such security. Participation in the Program does not assure profits on your investments and does not protect against loss in declining markets.

- Eligibility. Generally, all brokerage accounts are eligible for participation as are most equities, open ended mutual funds, closed end funds and ETFs. Any exclusions will be identified at the time you are enrolled.

- Program Changes. Program participants will be notified in advance if there are any material changes to the Program though no notice may be given if there are changes to the eligibility of any particular security.

### ADVISORY AND PORTFOLIO MANAGER FEES

The Advisory Fee is an annualized asset-based fee that covers all advisory, administrative, custodial and brokerage services provided by JPMS. The Advisory Fee for Program Accounts will be computed and payable monthly in arrears based upon the market value of all assets held in the Program account (including cash) on the last business day of the prior month. Changes in your account value, or the overall value of the account assets in your relationship pricing group accounts, will cause fluctuations in the dollar amount of the fees charged from month to month.
The Manager Fee is an annualized asset-based fee that covers the portfolio management services provided by Managers, and could reflect a Portfolio Manager Fee or a Model Manager Fee. These Manager Fees are in addition to the Advisory Fees and vary depending on the Manager and the Investment Strategy.

## Messages (continued)

### CHANGING CERTAIN INDICES USED FOR BENCHMARKING PERFORMANCE

After a thorough search and review, on or around July 1, 2024, we will be expanding the use of Solactive as a provider of broad-based indices. We believe that these Solactive indices are an appropriate measure for the markets in which managed strategies invest.

As a result, certain performance benchmarks shown on J.P. Morgan's performance reports and other client documents will be updated. This change will have no impact on the way your portfolio is managed.
Details about specific indices that are changing for managed strategies can be found in the list of Index Changes.
You will see the new benchmarks reflected in your performance reports beginning July 1, 2024.

If you have questions, please contact your J.P. Morgan Advisor or call us at the number on the front of your statement.

Index Changes
FTSE NAREIT All Equity REITs Total Return Index => Solactive United States All Cap Index filtered for REITs excluding Mortgage REITs Index
Russell 1000 Growth Total Return Index => Solactive United States 1000 Growth Style Index
Russell 1000 Total Return Index => Solactive United States 1000 Index
Russell 1000 Value Total Return Index => Solactive United States 1000 Value Style Index
Russell 2000 Growth Index => Solactive GFS United States 2000 Growth Style MV Index
Russell 2000 Total Return Index => Solactive United States 2000 Index
Russell 2000 Value Total Return Index => Solactive United States 2000 Value Style Index
Russell 2500 Growth Total Return Index =>Solactive United States 2500 Growth Style Index
Russell 2500 Total Return Index => Solactive United States 2500 Index
Russell 2500 Value Total Return Index => Solactive United States 2500 Value Style Index
Russell 3000 Growth Total Return Index =>Solactive United States 3000 Growth Style Index
Russell 3000 Total Return Index => Solactive United States 3000 Index
Russell 3000 Value Total Return Index => Solactive United States 3000 Value Style Index
Russell Mid Cap Growth Total Return Index => Solactive United States 800 Growth Style Index
Russell Mid Cap Value Total Return Index => Solactive United States 800 Value Style Index
Russell Midcap Total Return Index => Solactive United States 800 Index

## Messages (continued)

**UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS**

We made the following updates to our Guide to Investment Services and Brokerage Products (the "Guide"). To access a current version of the Guide, go to www.jpmorganinvestment.com.

INVESTMENT ACCOUNTS & SERVICES

- Under "A. Different Types of Investment Accounts," in "Brokerage Accounts," we replaced existing language with revised language stating our fiduciary obligations when we make investment advice recommendations to you for your qualified retirement plan account or IRA. When we provide such fiduciary investment advice recommendations, we are required under a special rule issued by the Department of Labor (DOL) to, among other things, act in your best interest and not put our interest ahead of yours.

However, there are situations where we are not considered a fiduciary under this special rule, such as when we merely provide general investment information and education or when you take an action not based on our recommendation. In addition, this rule is the focus of ongoing litigation filed by certain parties against the DOL and, accordingly, is subject to change.

- Under "D. Different Types of Advisory Accounts," we changed phrasing from "one discretionary advisory program" to "a subset of our discretionary advisory programs," indicating J.P. Morgan Personal Advisors (JPMPA) Financial Advisors in J.P. Morgan Investments Direct (JPMID) "currently offer a subset of our discretionary advisory programs.
- Under "F. Related Brokerage & Advisory Services," in "Margin," under "Description," we changed phrasing from "A margin loan" to "Margin also," indicating "Margin also allows you to borrow against the value of securities you already own." We also removed a note related to pre-and post-March 22, 2021 pricing under "Fees and Costs."
- Under "F. Related Brokerage & Advisory Services," we added a new section for "JPMorgan Chase Deposit Sweep," adding a paragraph generally describing the JPMorgan Chase Deposit Sweep program and a separate paragraph related to interest rates, including information regarding when rates paid on certain balances are higher and where to find current rates.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- Under "B. Fixed Income/Bonds," in "Description," we clarified that your advisor may not recommend the purchase of, or investment in, new bond issuances/syndicates in full-service brokerage retirement and discretionary retirement accounts, except for non-J.P. Morgan issued Retail Fixed Income Notes in full-service brokerage retirement accounts.

COMPENSATION & POTENTIAL CONFLICTS

- We removed references to J.P. Morgan Automated Investing accounts.
- Under "A. Advisor Compensation," we added language related to sales charge discounts, adding a paragraph describing discounts generally and a separate paragraph describing discounts when clients are referred to an advisor by either an affiliate or non-affiliate of J.P. Morgan Securities LLC.
- Under "E. Compensation to J.P. Morgan Securities LLC and Affiliates," we re-titled "Bank Sweep Program" to "JPMorgan Chase Deposit Sweep" and deleted the first sentence of the section, moving it to the new "JPMorgan Deposit Sweep" section described in Investment Accounts & Services.

If you have questions about these updates, please contact your J.P. Morgan Advisor or contact us at the number on the front of your statement.

## Messages (continued)

### UPDATES TO THE JPMS INVESTMENT ACCOUNT AGREEMENTS AND DISCLOSURES BOOKLET

Effective September 22, 2024, J.P. Morgan Securities LLC (JPMS) is amending the Terms and Conditions section of the Investment Account Agreements and Disclosures Booklet ("Booklet"). The summary below highlights some but not all of the forthcoming updates.

In Section 14, "Inactive, Abandoned or Unclaimed Accounts," we explain in further detail:
1)How account assets or checks issued from your account may be considered "abandoned" or "unclaimed" property under state unclaimed property laws (and how to avoid having your account categorized as "abandoned" or "unclaimed").
2)If checks written from your account are made payable to another party ("Payee"), the Payee will be deemed the owner of the check. If such checks are "unclaimed" or "abandoned", the Payee will need to file a claim with the state to get the property back.
3)How some state unclaimed property laws allow securities and/or property in the account to be sold by the state and that the owner may only be entitled to receive proceeds from such sales.

The current Booklet is available at chase.com/JPMorganAgreement.We encourage you to review these updates carefully and retain a copy of the Booklet for your records.

If you have questions, please contact your J.P. Morgan Advisor or call us at the number on the front of your statement.

## Important Information about Your Account Statement(s)

Unless otherwise indicated, accounts are held at J.P. Morgan Securities, LLC (JPMS), member FINRA and SIPC. JPMS is not a member of the Federal Deposit Insurance Corporation (FDIC).

**NON-DISCRETIONARY:** JPMS brokerage accounts are non-discretionary and all investment decisions are made by the client. For managed accounts, discretionary services are provided by JPMS, an affiliate or an authorized third party.

**ACCOUNT PROTECTION: As a member of the Securities Investor Protection Corporation (SIPC), JPMS provides account protection for the net equity of a customer's funds and securities positions. SIPC provides $500,000 of primary net equity protection, including $250,000 for claims for cash (SIPC Coverage). Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or call SIPC at (202) 371-8300.**

**CUSTODY**: JPMS carries your account and acts as your custodian for funds and securities received, which have been deposited directly with us or received as a result of transactions we process for your account. Inquiries regarding your Statement may be directed to **JPMS at (347) 643-9953**

**As used in the course of these statements, "J.P. Morgan" is the global brand name for JPMorgan Chase & Co. and its subsidiaries and affiliates worldwide.**

**MARKET PRICES:** The market value of your holdings is as of the last business day of the statement period or the last available price. Prices for determining market values represent estimates. These estimates are obtained from multiple sources deemed to be reliable. This information is not guaranteed for accuracy and is furnished for the exclusive use of the client.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values are only indicative.

**ESTIMATED PRICING AND COST BASIS:** Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such assets may have been provided to us by third parties who may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

Pricing estimates may be based on bids, prices within the bid offer spread, closing prices or matrix methodology that uses data relating to other securities whose prices are more ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities. Pricing estimates do not constitute bids for any securities. Actual prices realized at sale may be more or less than those shown on your statement.

**Unpriced Direct Participation Program (DPP) and Real Estate Investment (REIT) Securities:** DPP and REIT securities are generally illiquid and the value of the security will, generally, be different from its purchase price. Accurate valuation information is not available. The total cost basis for each security position and the unrealized gain/loss are provided solely as a general indication of performance and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor. With respect to security positions received into your account, cost basis information, if any, has been provided by you. Further information is available upon request.

You may hold positions where the original cost basis has been adjusted to reflect amortization or accretion.

For Regulated Investment Companies or Dividend Reinvestment Plan sales, for which the average price method has been chosen, positions are closed out on a First-In-First-Out (FIFO) basis.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**DIVIDEND INCOME:** Dividends credited to your account may include capital gains, non-taxable dividends and/or dividends on foreign stock. You may wish to consult your tax advisor with regard to your tax liability on these dividends.

**ESTIMATED ACCRUED INCOME, ESTIMATED ANNUAL INCOME AND ESTIMATED YIELD CALCULATIONS:** The following calculation descriptions are provided for your reference. Please note that other factors may affect your specific calculations, so if you would like more information, please contact your J.P. Morgan representative or call us at the number on the front of this statement. In general, **Estimated Accrued Income** is calculated by multiplying the current coupon rate with the current face amount for the number of days since the bond's last interest payment. **Estimated Annual Income (EAI)** is calculated by multiplying either the current coupon rate or an estimated annual dividend (generally calculated by annualizing the most recent regular cash dividend) by the quantity of the security held. For balances other than sweep program balances, **Estimated Yield (EY)** is calculated by dividing EAI by the market value of the security. You should also know that: (i) the figures shown in this statement are estimates based on mathematical calculations using data obtained from outside sources; they are provided for informational purposes only, and are not a projection or guarantee of future returns. (ii) because prices of securities, coupon and dividend rates are subject to change at any time, these estimates should not be relied upon exclusively for making investment, trading, or tax decisions. (iii) because different asset types (e.g., equities versus fixed income securities) tend to have different investment characteristics, these estimates should not be compared across asset types; (iv) EAI and EY for certain types of securities might include return of principal or capital gains, in which case the EAI and EY would be overstated. There is no guarantee that your investments will actually generate the EAI or EY presented, and your actual income and yield might be higher or lower.

**IMPORTANT INFORMATION REGARDING AUCTION RATE SECURITIES (ARS):** ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced". A description of J.P. Morgan's practices and procedures regarding ARS is available at www.jpmorgan.com/muniars.

**VALUATIONS OF OVER-THE-COUNTER DERIVATIVE TRANSACTIONS:** Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities, affiliates or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

**UNPRICED SECURITIES:** When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "Unpriced." Although such securities may have value, please note that the value of a security indicated as "Unpriced" will not be included in your overall current market value as reflected on the statement.

**RESTRICTED SECURITIES:** Restricted Securities (typically noted as "Restricted" or "RSTD" in the security description) have not been registered under the Securities Act of 1933 and may not be "freely traded." Since restricted securities are subject to certain restrictions which may render them illiquid or less liquid than freely-tradable shares, there can be no assurance a secondary market exists. While we typically use the value of the registered/unrestricted security of the same issuer and same class for statement (and other) reporting purposes, the price realizable in a sale of the securities may be less than the "Market Value" indicated and could be zero. No attempt has been made to independently value the specific security subject to its restriction. Additionally, inclusion of pricing of these holdings will result in the aggregated value of your portfolio as reflected on this report being overstated by an amount equal to the difference (if any) between the value of the freely-traded underlying security and the actual value of your restricted shares. For additional information on pricing, please see the "Market Prices" paragraph above.

**THIRD PARTY INFORMATION:** This statement contains (i) information obtained from multiple direct, indirect, affiliated, unaffiliated, public and proprietary data sources (including, but not limited to identifying information, market data, calculated data, reference data, valuations, ratings, coupon and dividend rates and other fundamental data) and (ii) information which is calculated based upon such information (including but not limited to, market values, Current Yield and Estimated annual income). Although your Custodian believes these sources and the sources of market values are reliable, it does not independently review or verify such information and neither your Custodian nor any source will have any duty or obligation to verify, correct, complete, or update any such information. Such information is being provided to you with all faults for use entirely at your own risk; without any warranty whatsoever by your Custodian, its affiliates or any such source. Neither your Custodian or its affiliates nor any such source shall have any liability whatsoever relating to any inaccuracy or lack of timeliness or completeness of such information or any use thereof or for omissions therefrom nor for any lost profits, indirect, special or consequential damages. Moreover, such sources retain exclusive proprietary rights in such information. You may use such information only for your internal use and purposes and not for reuse (other than in connection with the transaction or position for which the information is provided) or retransmission without prior written approval of the source, or for any unlawful or unauthorized purpose.

**METHODS OF COMPUTING INTEREST ON DEBIT BALANCES:** Interest is charged on a day by day basis for any day that there is a net debit balance in your overall account. The calculation is made on a 360-day basis at the rate or rates shown on the statement. Interest rates may be changed from time to time with fluctuating money market rates or for other reasons.

**DEBIT BALANCES**: Please note that if you see a Debit Balance in the Assets and Liabilities Summary on this statement, we may be required to temporarily suspend dividend reinvestment plan ("DRIP") functionality and/or liquidate securities held in your account to fund and eliminate the debit balance. This message does not apply to approved Margin Accounts in good standing. If you have any questions, please call the appropriate number on the front of this statement.

**FOR OPTIONS ACCOUNTS:** Further information with respect to commissions and other charges related to the execution of listed options transactions has been included on confirmation of such transactions previously available to you and such information will be made available to you promptly upon written request.

**PARTIAL CALLS:** If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

**BEARER BONDS:** If any securities held by us for your account are bearer obligations which have been issued since December 31, 1982 with original maturities of more than one year, we agree that we will satisfy the conditions set forth in subdivisions (i), (ii) and (iii) of the Treasury Regulation Section 1.165-12(c)(3) and covenant that we will comply with the requirements of Treasury Regulation Section 1.165-12(c)(2)(iii) concerning the delivery of such bearer obligations.

**MESSAGE FOR ACCOUNTS WITH NON-US DOLLAR ACTIVITY**: The holdings listed within each asset class are segregated by currency. For Non-USD denominated holdings, both the USD and local currency valuations and total asset class valuations, as calculated by the exchange rate stated, are provided. Activity will also be presented by currency. Non-USD activity will display both USD and local currency valuations, as calculated based on the exchange rate of the activity date. All summary information presented in this statement is presented in USD, unless specifically noted as presented in non-USD currency.

**FINANCIAL STATEMENT:** A financial statement for JPMS is available for your personal inspection at our office, or a copy will be mailed to you upon written request.

**REPORTABLE TO THE INTERNAL REVENUE SERVICE:** As required by law, at year end, we will report to you and to the Internal Revenue Service and to certain states, certain information on sales (including short sales), dividends, and various types of interest that have been credited to your account.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT: Please review this statement closely and contact us as soon as possible if you notice an error (including things like possible unauthorized trading activity, unrecorded dividend payments or improper payments or transfers). In order to protect your rights, including any rights under the Securities Investor Protection Act (SIPA), you will be asked to provide details of the error in writing, using the information provided on the front of this statement.**

**In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error. Periodic statements will be binding on you unless you report the suspected errors in writing within 10 business days after the statement has been transmitted to you by mail or by electronic means. If you do not notify us within this time period, you agree the statement**

**activity and account balances are correct.**

**CHANGES TO YOUR INVESTMENT OBJECTIVES OR FINANCIAL SITUATION:**
Please notify us as soon as possible if you experience a change in your investment objectives or overall financial situation, if you would like to impose or modify reasonable investment restrictions on your discretionary managed account, or if you have questions or concerns about the management of your account. If we do not hear from you, we will consider the information we currently have on file to be complete and accurate. You can review your current investment objectives, including investment restrictions, and/or make any changes to the personal financial information we have on file for your account anytime by calling the number listed on this statement**. If you send us any written correspondence, please be sure to include your account number.**

**CHANGES TO YOUR MAILING OR EMAIL ADDRESS:** Please let us know as soon as possible when there has been a change to your mailing or email address. You can update your account online at chase.com (under "Profile & settings") or by calling the number listed on this statement.

**USA PATRIOT ACT:** The USA PATRIOT Act requires that all financial institutions obtain certain identification documents or other information in order to comply with their customer identification procedures. Until you provide the required information or documents, we may not be able to open **or maintain** an account or effect any transactions for you.

**ASSETS:** Subject to regulatory or other pre-agreed limitations, all or any part of the securities in your account may have been used by us in securities financing transactions.

**INFORMATION AVAILABLE UPON REQUEST**: The date and time of the transaction and the name of the person from whom the security was purchased, or to whom it was sold will be furnished upon request.

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Morgan Stanley

**CLIENT STATEMENT** | For the Period September 1-30, 2024

**STATEMENT PACKAGE FOR:**
MSL FBO BRADFORD RAND
TOD SUBJECT TO STA RULES

**Beginning Total Value** (as of 9/1/24) **$11,308,909.67**
**Ending Total Value** (as of 9/30/24) **$11,461,471.41**
*Includes Accrued Interest*
*Includes Assets Externally Held: $1,307,187.75*
*Excludes Bank Loan Balances (See detail on Overview page)*

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GARDEN CITY, NY 11530
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*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MSL FBO BRADFORD RAND
TOD SUBJECT TO STA RULES
32 HUNT COURT
JERICHO NY 11753-1140

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

# Standard Disclosures

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

**Questions?**

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

**Errors and Inquiries**

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

**Senior Investor Helpline**

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

**Availability of Free Credit Balances and Financial Statements**

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

**Listed Options**

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

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

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

**Margin Interest Charges**

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

**Information Regarding Special Memorandum Account**

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

**Important Information About Auction Rate Securities**

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

**Structured Investments Risks and Considerations**

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

**Security Measures**

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

**SIPC Protection**

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

**Transaction Dates and Conditions**

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

**Equity Research Ratings Definitions and Global Investment Manager Analysis Status**

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

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

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

Revised 11/2022

# Consolidated Summary

## OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

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

| | Account Number | Beginning Value (9/1/24) | Funds Credited/(Debited) | Security/Currency Transfers Rcvd/(Dlvd) | Change in Value | Ending Value (9/30/24) | Income/Dist This Period/YTD | YTD Realized Gain/(Loss) (Total ST/LT) | Unrealized Gain/(Loss) (Total ST/LT) | Page |
|---|---|---|---|---|---|---|---|---|---|---|
| **TOTAL FOR ALL ACCOUNTS** | | **$11,308,909** | **$(3,192)** | **—** | **$155,753** | **$11,461,471** | **$3,139**<br>**$247,314** | **$(2,205)** | **$140,272** | |
| **Personal Accounts** | | | | | | | | | | |
| MSL FBO BRADFORD RAND<br>TOD SUBJECT TO STA RULES<br>Lyrical US value | 081-017128-563<br>*Invest Advisory* | 336,564 | (685) | — | 5,215 | 341,094 | 601<br>2,824 | 731<br>— | 41,938<br>— | *7*<br>*eDel* |
| MSL FBO BRADFORD RAND<br>TOD SUBJECT TO STA RULES | 081-017208-563 | 8,935,467 | (2,500) | — | 118,634 | 9,051,602 | 2,000<br>243,617 | (147)<br>(5,802) | 31,049<br>(41,789) | *17*<br>*eDel* |
| BRADFORD RAND TOD<br>SUBJECT TO STA RULES | 081-017702-563 + | 1,132,343 | (6) | — | 28,787 | 1,161,124 | 460<br>789 | 12,600<br>(9,587) | 13,968<br>95,572 | *27*<br>*eDel* |
| BRADFORD RAND C/F<br>CHASE DAVID RAND UTMA/NY | 081-020413-563 | 53,454 | — | — | 778 | 54,233 | 19<br>20 | —<br>— | (115)<br>— | *39*<br>*eDel* |
| BRADFORD RAND C/F<br>SKYLAR JADE RAND UTMA/NY | 081-020414-563 | 53,282 | — | — | 778 | 54,061 | 19<br>20 | —<br>— | (112)<br>— | *45*<br>*eDel* |
| BRADFORD RAND C/F<br>LINDSAY HARPER RAND UTMA/NY | 081-020415-563 | 52,681 | — | — | 778 | 53,460 | 19<br>20 | —<br>— | (121)<br>— | *51*<br>*eDel* |
| BRADFORD RAND C/F<br>BROOKE LOGAN RAND UTMA/NY | 081-020420-563 | 53,085 | — | — | 778 | 53,864 | 19<br>20 | —<br>— | (116)<br>— | *57*<br>*eDel* |
| **Total Personal Accounts** | | **$10,616,881** | **$(3,192)** | **—** | **$155,753** | **$10,769,442** | **$3,139**<br>**$247,313** | **$13,184**<br>**$(15,390)** | **$86,489**<br>**$53,783** | |
| **Retirement Accounts** (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.) | | | | | | | | | | |
| BRADFORD RAND<br>Traditional IRA | 081-019706-390 + | 692,028 | — | — | — | 692,028 | —<br>— | — | — | *63*<br>*eDel* |
| **Total Retirement Accounts** | | **$692,028** | **—** | **—** | **—** | **$692,028** | **—**<br>**—** | **—** | **—** | |

*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. +Some or all of the assets are externally held. See the account statement for details.*

CONTINUED

# Consolidated Summary

## OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

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

| | Account Number | Beginning Value (9/1/24) | Funds Credited/(Debited) | Security/Currency Transfers Rcvd/(Dlvd) | Change in Value | Ending Value (9/30/24) | Income/Dist This Period/YTD | YTD Realized Gain/(Loss) (Total ST/LT) | Unrealized Gain/(Loss) (Total ST/LT) | *Page* |
|---|---|---|---|---|---|---|---|---|---|---|
| **Liquidity Access Line Accounts** (These accounts are not included in the Consolidated Summary balances.) | | | | | | | | | | |
| BRADFORD RAND | 081-017669-563 *MSPBNA Loan* | | | | - See Account Summary and/or Account Detail - | | | | | *71 eDel* |

# Consolidated Summary

## CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

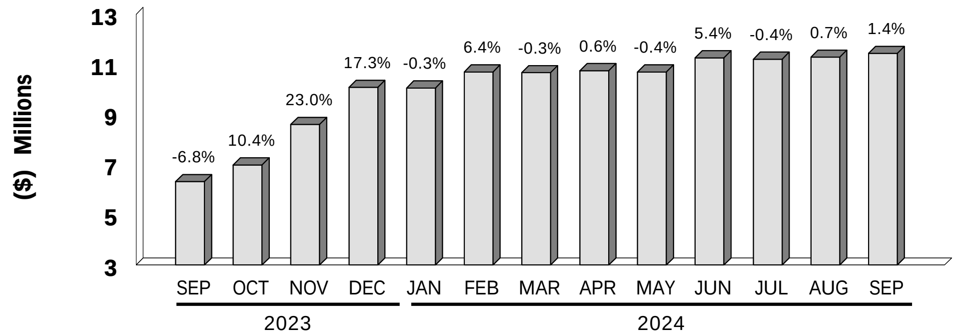
| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$11,308,909.67** | **$10,097,860.82** |
| Credits | — | 547,219.48 |
| Debits | (3,192.01) | (655,113.04) |
| Security Transfers | — | 1,051,304.05 |
| **Net Credits/Debits/Transfers** | **$(3,192.01)** | **$943,410.49** |
| **Change in Value** | **155,753.75** | **420,200.10** |
| **TOTAL ENDING VALUE** | **$11,461,471.41** | **$11,461,471.41** |

*Includes Assets Externally Held: $1,307,187.75*

*Net Credits / Debits include investment advisory fees as applicable. See Activity section for details. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. 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.*



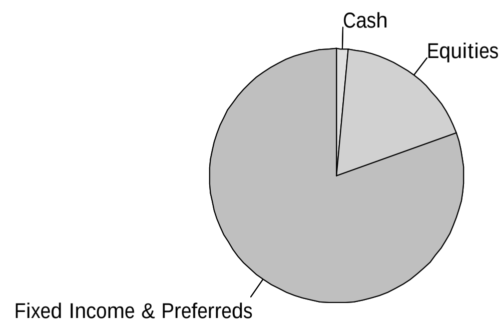

*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $167,641.74 | 1.46 |
| Equities | 2,063,306.91 | 18.00 |
| Fixed Income & Preferreds | 9,230,522.76 | 80.54 |
| **TOTAL VALUE** | **$11,461,471.41** | **100.00%** |

*Includes Assets Externally Held: $1,307,187.75*

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




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

# Consolidated Summary

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $146,465.06 | $167,641.74 |
| Stocks | 939,129.80 | 886,304.79 |
| Municipal Bonds ^ | 8,932,967.80 | 9,049,602.75 |
| Government Securities ^ | — | 50,734.38 |
| Annuities & Insurance + | 1,290,347.01 | 1,307,187.75 |
| **Total Assets** | **$11,308,909.67** | **$11,461,471.41** |
| *Total Assets Held At Morgan Stanley* | *$10,018,562.66* | *$10,154,283.66* |
| *Total Assets Externally Held* | *$1,290,347.01* | *$1,307,187.75* |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$11,308,909.67** | **$11,461,471.41** |

*+ Value may include assets externally held and may not be covered by SIPC.*
*Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).*

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$146,465.06** | **$61,245.65** |
| Purchases | (50,610.33) | (1,035,027.61) |
| Sales and Redemptions | 71,839.47 | 1,001,844.72 |
| Income and Distributions | 3,139.55 | 247,472.54 |
| **Total Investment Related Activity** | **$24,368.69** | **$214,289.65** |
| Electronic Transfers-Credits | — | 547,219.48 |
| Electronic Transfers-Debits | (2,752.20) | (651,716.39) |
| Other Debits | (439.81) | (3,396.65) |
| **Total Cash Related Activity** | **$(3,192.01)** | **$(107,893.56)** |
| **Total Card/Check Activity** | — | — |
| **CLOSING CASH, BDP, MMFs** | **$167,641.74** | **$167,641.74** |
| *Including:* | | |
| Personal Accounts | $160,141.31 | |
| Retirement Accounts | $7,500.43 | |

# Account Summary

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

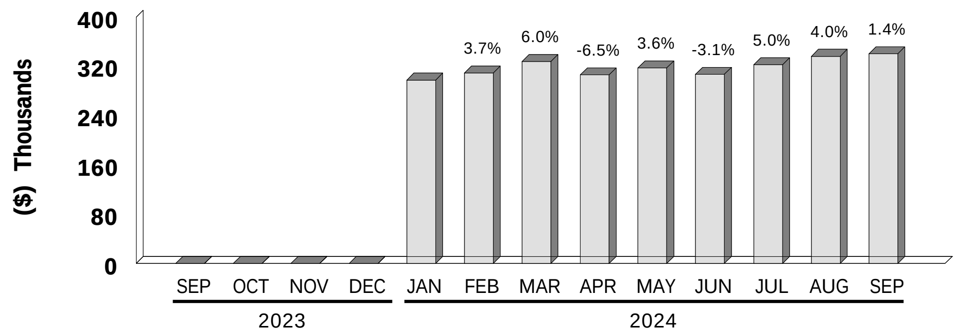
## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$336,564.66** | — |
| Credits | — | 301,241.83 |
| Debits | (685.61) | (5,642.25) |
| Security Transfers | — | — |
| **Net Credits/Debits/Transfers** | **$(685.61)** | **$295,599.58** |
| **Change in Value** | **5,215.07** | **45,494.54** |
| **TOTAL ENDING VALUE** | **$341,094.12** | **$341,094.12** |

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

## MARKET VALUE OVER TIME

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

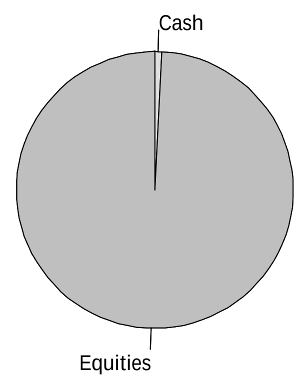



*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $2,971.73 | 0.87 |
| Equities | 338,122.39 | 99.13 |
| **TOTAL VALUE** | **$341,094.12** | **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

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $3,055.44 | $2,971.73 |
| Stocks | 333,509.22 | 338,122.39 |
| **Total Assets** | **$336,564.66** | **$341,094.12** |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$336,564.66** | **$341,094.12** |

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$3,055.44** | **—** |
| Purchases | — | (329,983.96) |
| Sales and Redemptions | — | 34,531.89 |
| Income and Distributions | 601.90 | 2,824.22 |
| **Total Investment Related Activity** | **$601.90** | **$(292,627.85)** |
| Electronic Transfers-Credits | — | 301,241.83 |
| Electronic Transfers-Debits | (252.20) | (2,254.81) |
| Other Debits | (433.41) | (3,387.44) |
| **Total Cash Related Activity** | **$(685.61)** | **$295,599.58** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$2,971.73** | **$2,971.73** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Qualified Dividends | $600.89 | $2,818.25 |
| Interest | 1.01 | 5.97 |
| **Income And Distributions** | **$601.90** | **$2,824.22** |
| **Tax-Exempt Income** | **—** | **—** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$601.90** | **$2,824.22** |

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

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term Gain | — | $3,489.86 | $50,355.10 |
| Short-Term (Loss) | — | (2,758.17) | (8,416.47) |
| **Total Short-Term** | **—** | **$731.69** | **$41,938.63** |

*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.*

## ADDITIONAL ACCOUNT INFORMATION

| Category | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Foreign Tax Paid | $22.93 | $75.47 |

# Account Detail

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

**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.*

**Investment Advisory Account**
**Manager:** Lyrical US value

**Account Holder Votes Proxy:** No

*The account holder has delegated the authority to vote proxies for the account to Institutional Shareholder Services or a third-party or Morgan Stanley-affiliated portfolio manager, as applicable.*

**Pledged to:** Liquidity Access Line

*The assets in this account are pledged to a Liquidity Access Line (LAL), which is a securities based loan/line of credit product[1], and these assets can be used to repay the LAL.*

**LAL Account Number:** 081-XXX669
**LAL Account Name:** BRADFORD RAND
**Outstanding Balance[2]:** $0.00

*[1]The lender of which is either Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable, each an affiliate of Morgan Stanley Smith Barney LLC.*
*[2]Outstanding Balance is the unpaid principal balance plus the amount of any issued letters of credit, reflecting the period of this account statement. Accrued interest that is unpaid is not included. Note that Outstanding Balance may increase or decrease based on the Borrower's loan activity. The entire amount of the collateral in this account may be applied against the LAL Obligations. For a more detailed description of the terms of such LAL, please review the Liquidity Access Line Application and Agreements, the associated Terms and Conditions and the Third Party Pledge Agreement (if applicable).*

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$2,971.73** | — | $0.30 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **0.87%** | **$2,971.73** | **$0.30** |

# Account Detail

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

## STOCKS

### COMMON STOCKS

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **ADIENT PLC COM (ADNT)** | 1/26/24 | 68.455 | $35.735 | $22.570 | $2,446.24 | **$1,545.03** | $(901.21) ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **AERCAP HOLDINGS N.V. (AER)** | 1/26/24 | 151.000 | 77.323 | 94.720 | 11,675.76 | **14,302.72** | 2,626.96 ST | 151.00 | 1.06 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **AFFILIATED MGRS GROUP INC (AMG)** | 1/26/24 | 22.506 | 151.723 | 177.800 | 3,414.68 | **4,001.57** | 586.89 ST | 0.90 | 0.02 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **AIR LEASE CORP CL A (AL)** | 1/26/24 | 82.496 | 42.639 | 45.290 | 3,517.58 | **3,736.24** | 218.66 ST | 69.30 | 1.85 |
| *Next Dividend Payable 10/09/24; Asset Class: Equities* | | | | | | | | | |
| **AMERIPRISE FINCL INC (AMP)** | 1/26/24 | 32.793 | 391.417 | 469.810 | 12,835.73 | **15,406.48** | 2,570.75 ST | 194.13 | 1.26 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **ARROW ELECTRONICS (ARW)** | 1/26/24 | 39.397 | 114.400 | 132.830 | 4,507.02 | **5,233.10** | 726.08 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **ASSURANT INC (AIZ)** | 1/26/24 | 38.803 | 170.998 | 198.860 | 6,635.24 | **7,716.36** | 1,081.12 ST | 111.75 | 1.45 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **BERRY GLOBAL GROUP INC (BERY)** | 1/26/24 | 82.140 | 66.750 | 67.980 | 5,482.84 | **5,583.88** | 101.04 ST | 90.35 | 1.62 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **CELANESE CORP SERIES A COM STK (CE)** | 1/26/24 | 79.174 | 145.568 | 135.960 | 11,525.17 | **10,764.50** | (760.67) ST | 221.69 | 2.06 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **CENTENE CORPORATION (CNC)** | 1/26/24 | 161.000 | 73.787 | 75.280 | 11,879.63 | 12,120.08 | 240.45 ST | | |
| | 7/15/24 | 24.000 | 66.905 | 75.280 | 1,605.72 | 1,806.72 | 201.00 ST | | |
| | **Total** | 185.000 | | | 13,485.35 | **13,926.80** | 441.45 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **CONCENTRIX CORP (CNXC)** | 1/26/24 | 45.456 | 91.106 | 51.250 | 4,141.33 | **2,329.62** | (1,811.71) ST | 56.37 | 2.42 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **CORPAY INC (CPAY)** | 7/12/24 | 49.985 | 286.722 | 312.760 | 14,331.82 | **15,633.31** | 1,301.49 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **EBAY INC (EBAY)** | 1/26/24 | 267.000 | 42.300 | 65.110 | 11,294.04 | **17,384.37** | 6,090.33 ST | 288.36 | 1.66 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **EXPEDIA GROUP INC (EXPE)** | 1/26/24 | 93.947 | 152.209 | 148.020 | 14,299.60 | **13,906.03** | (393.57) ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **F5 INC (FFIV)** | 1/26/24 | 43.701 | 182.487 | 220.200 | 7,974.86 | **9,622.96** | 1,648.10 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |

# Account Detail

**Select UMA Active Assets Account 081-017128-563**

**MSL FBO BRADFORD RAND TOD SUBJECT TO STA RULES**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **FIDELITY NATL INFORMATION SE (FIS)** | 1/26/24 | 191.000 | 62.830 | 83.750 | 12,000.53 | **15,996.25** | 3,995.72 ST | 275.04 | 1.72 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **FLEXTRONICS INTL LTD (FLEX)** | 1/26/24 | 293.000 | 22.896 | 33.430 | 6,708.56 | **9,794.99** | 3,086.43 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **GEN DIGITAL INC (GEN)** | 1/26/24 | 467.000 | 23.655 | 27.430 | 11,046.65 | **12,809.81** | 1,763.16 ST | 233.50 | 1.82 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **GLOBAL PAYMENT INC (GPN)** | 1/26/24 | 108.000 | 133.370 | 102.420 | 14,403.96 | 11,061.36 | (3,342.60) ST | | |
| | 7/15/24 | 36.000 | 99.453 | 102.420 | 3,580.31 | 3,687.12 | 106.81 ST | | |
| | **Total** | 144.000 | | | 17,984.27 | **14,748.48** | (3,235.79) ST | 144.00 | 0.98 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **HCA HEALTHCARE INC (HCA)** | 1/26/24 | 39.329 | 285.039 | 406.430 | 11,210.31 | **15,984.49** | 4,774.18 ST | 103.83 | 0.65 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **JOHNSON CTLS INTL PLC (JCI)** | 5/7/24 | 115.000 | 64.141 | 77.610 | 7,376.22 | 8,925.15 | 1,548.93 ST | | |
| | 5/29/24 | 88.000 | 72.834 | 77.610 | 6,409.42 | 6,829.68 | 420.26 ST | | |
| | **Total** | 203.000 | | | 13,785.64 | **15,754.83** | 1,969.19 ST | 300.44 | 1.91 |
| *Next Dividend Payable 10/18/24; Asset Class: Equities* | | | | | | | | | |
| **LEAR CORP (LEA)** | 1/26/24 | 41.395 | 134.991 | 109.150 | 5,587.94 | **4,518.26** | (1,069.68) ST | 127.50 | 2.82 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **LITHIA MTRS INC (LAD)** | 1/26/24 | 20.006 | 299.361 | 317.640 | 5,989.02 | **6,354.71** | 365.69 ST | 42.41 | 0.67 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **NRG ENERGY INC (NRG)** | 1/26/24 | 153.000 | 53.700 | 91.100 | 8,216.10 | 13,938.30 | 5,722.20 ST | | |
| | 7/15/24 | 5.000 | 76.350 | 91.100 | 381.75 | 455.50 | 73.75 ST | | |
| | **Total** | 158.000 | | | 8,597.85 | **14,393.80** | 5,795.95 ST | 257.54 | 1.79 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **PRIMERICA INC (PRI)** | 1/26/24 | 24.280 | 225.625 | 265.150 | 5,478.18 | 6,437.84 | 959.66 ST | | |
| | 7/15/24 | 0.416 | 246.322 | 265.150 | 102.47 | 110.30 | 7.83 ST | | |
| | **Total** | 24.696 | | | 5,580.65 | **6,548.14** | 967.49 ST | 88.91 | 1.36 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **SUNCOR ENERGY INC (SU)** | 1/26/24 | 378.000 | 32.375 | 36.920 | 12,237.75 | **13,955.76** | 1,718.01 ST | 612.36 | 4.39 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **TD SYNNEX CORPORATION (SNX)** | 1/26/24 | 67.077 | 105.453 | 120.080 | 7,073.44 | **8,054.61** | 981.17 ST | 107.32 | 1.33 |
| *Next Dividend Payable 10/2024; Asset Class: Equities* | | | | | | | | | |
| **THE CIGNA GROUP (CI)** | 1/26/24 | 37.436 | 299.044 | 346.440 | 11,195.00 | **12,969.33** | 1,774.33 ST | 209.64 | 1.62 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |

## Account Detail

Select UMA Active Assets Account
081-017128-563

MSL FBO BRADFORD RAND
TOD SUBJECT TO STA RULES

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **UBER TECHNOLOGIES INC (UBER)** | 1/26/24 | 197.000 | 65.545 | 75.160 | 12,912.37 | 14,806.52 | 1,894.15 ST | | |
| | 7/15/24 | 4.000 | 72.138 | 75.160 | 288.55 | 300.64 | 12.09 ST | | |
| | **Total** | 201.000 | | | 13,200.92 | **15,107.16** | 1,906.24 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **UNITED RENTALS INC (URI)** | 1/26/24 | 21.647 | 641.330 | 809.730 | 13,882.87 | **17,528.23** | 3,645.36 ST | 137.89 | 0.79 |
| *Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **WESCO INTL INC (WCC)** | 1/26/24 | 36.411 | 171.743 | 167.980 | 6,253.35 | **6,116.32** | (137.03) ST | 58.73 | 0.96 |
| *Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **WEX INC COM (WEX)** | 1/26/24 | 30.488 | 206.040 | 209.730 | 6,281.75 | **6,394.25** | 112.50 ST | — | — |
| *Asset Class: Equities* | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|
| **STOCKS** | **99.13%** | **$296,183.76** | **$338,122.39** | **$41,938.63 ST** | **$3,882.96** | **1.15%** |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | **100.00%** | **$296,183.76** | **$341,094.12** | **$41,938.63 ST** | **$3,883.26** / **—** | **1.14%** |

*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 | $2,971.73 | — | — | — | — | — |
| Stocks | — | $338,122.39 | — | — | — | — |
| **TOTAL ALLOCATION OF ASSETS** | **$2,971.73** | **$338,122.39** | **—** | **—** | **—** | **—** |

# Account Detail

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

## ACTIVITY

### CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/5 | | Qualified Dividend | AERCAP HOLDINGS N.V. | | | | $37.75 |
| 9/9 | | Cash Transfer | TRANSFER AS OF 09/07 | CONFIRMATION # 228976050<br>TO 081-XXX669 | | | (252.20) |
| 9/9 | | Service Fee | ADV FEE 09/01-09/30 | | | | (433.11) |
| 9/10 | | Service Fee | AERCAP HOLDINGS N.V. | AGENT CUSTODY FEE $0.0020/SH | 151.000 | | (0.30) |
| 9/11 | | Qualified Dividend | GEN DIGITAL INC | | | | 58.38 |
| 9/12 | | Qualified Dividend | PRIMERICA INC | | | | 22.23 |
| 9/13 | | Qualified Dividend | EBAY INC | | | | 72.09 |
| 9/17 | | Qualified Dividend | BERRY GLOBAL GROUP INC | | | | 22.59 |
| 9/19 | | Qualified Dividend | THE CIGNA GROUP | | | | 52.41 |
| 9/23 | | Qualified Dividend | LEAR CORP | | | | 31.87 |
| 9/24 | | Qualified Dividend | FIDELITY NATL INFORMATION SE | | | | 68.76 |
| 9/25 | | Dividend | SUNCOR ENERGY INC<br>ADJ GROSS DIV AMOUNT 22.93<br>FOREIGN TAX PAID IS 22.93 | | | | 0.00 |
| 9/25 | | Qualified Dividend | SUNCOR ENERGY INC | | | | 129.89 |
| 9/27 | | Qualified Dividend | GLOBAL PAYMENT INC | | | | 36.00 |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 1.01 |
| 9/30 | | Qualified Dividend | ASSURANT INC | | | | 27.94 |
| 9/30 | | Qualified Dividend | HCA HEALTHCARE INC | | | | 25.96 |
| 9/30 | | Qualified Dividend | WESCO INTL INC | | | | 15.02 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$(83.71)** |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/5 | Automatic Investment | BANK DEPOSIT PROGRAM | $31.79 |
| 9/6 | Automatic Investment | BANK DEPOSIT PROGRAM | 5.96 |
| 9/9 | Automatic Redemption | BANK DEPOSIT PROGRAM | (252.20) |
| 9/10 | Automatic Redemption | BANK DEPOSIT PROGRAM | (433.11) |
| 9/11 | Automatic Investment | BANK DEPOSIT PROGRAM | 58.08 |
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | 22.23 |
| 9/13 | Automatic Investment | BANK DEPOSIT PROGRAM | 72.09 |
| 9/17 | Automatic Investment | BANK DEPOSIT PROGRAM | 22.59 |
| 9/19 | Automatic Investment | BANK DEPOSIT PROGRAM | 52.41 |
| 9/23 | Automatic Investment | BANK DEPOSIT PROGRAM | 31.87 |
| 9/24 | Automatic Investment | BANK DEPOSIT PROGRAM | 68.76 |
| 9/26 | Automatic Investment | BANK DEPOSIT PROGRAM | 129.89 |

## Account Detail

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/27 | Automatic Investment | BANK DEPOSIT PROGRAM | 36.00 |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 68.92 |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 1.01 |
| **NET ACTIVITY FOR PERIOD** | | | **$(83.71)** |

## 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.

**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.

# Account Detail

**Select UMA Active Assets Account**
**081-017128-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

**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.

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

**Changes to Precious Metals Delivery Fee Schedule**

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

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# Account Summary

**Active Assets Account**
**081-017208-563**

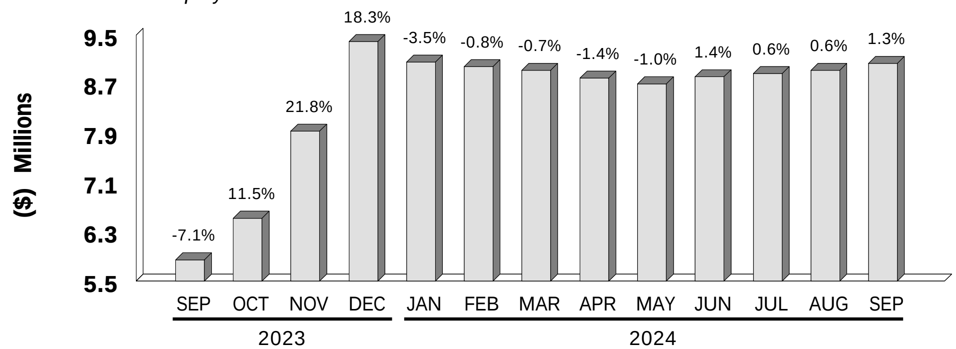
**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$8,935,467.83** | **$9,396,439.94** |
| Credits | — | 7,574.12 |
| Debits | (2,500.00) | (599,461.58) |
| Security Transfers | — | — |
| **Net Credits/Debits/Transfers** | **$(2,500.00)** | **$(591,887.46)** |
| **Change in Value** | **118,634.98** | **247,050.33** |
| **TOTAL ENDING VALUE** | **$9,051,602.81** | **$9,051,602.81** |

## MARKET VALUE OVER TIME

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

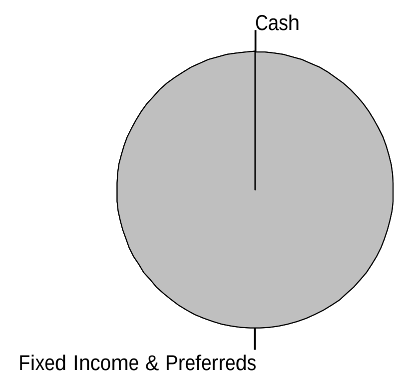



*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $2,000.06 | 0.02 |
| Fixed Income & Preferreds | 9,049,602.75 | 99.98 |
| **TOTAL VALUE** | **$9,051,602.81** | **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**
**081-017208-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $2,500.03 | $2,000.06 |
| Municipal Bonds ^ | 8,932,967.80 | 9,049,602.75 |
| **Total Assets** | **$8,935,467.83** | **$9,051,602.81** |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$8,935,467.83** | **$9,051,602.81** |

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$2,500.03** | **$25,241.69** |
| Purchases | — | (22,642.00) |
| Sales and Redemptions | — | 347,512.49 |
| Income and Distributions | 2,000.03 | 243,775.34 |
| **Total Investment Related Activity** | **$2,000.03** | **$568,645.83** |
| Electronic Transfers-Credits | — | 7,574.12 |
| Electronic Transfers-Debits | (2,500.00) | (599,461.58) |
| **Total Cash Related Activity** | **$(2,500.00)** | **$(591,887.46)** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$2,000.06** | **$2,000.06** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Interest | $0.03 | $451.81 |
| **Income And Distributions** | **$0.03** | **$451.81** |
| Tax-Exempt Dividends | — | 870.76 |
| Tax-Exempt Interest | 2,000.00 | 242,294.45 |
| **Tax-Exempt Income** | **$2,000.00** | **$243,165.21** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$2,000.03** | **$243,617.02** |

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

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term Gain | — | — | $31,049.08 |
| Short-Term (Loss) | — | (147.53) | — |
| **Total Short-Term** | **—** | **$(147.53)** | **$31,049.08** |
| Long-Term Gain | — | — | 12,532.02 |
| Long-Term (Loss) | — | (5,802.38) | (54,321.06) |
| **Total Long-Term** | **—** | **$(5,802.38)** | **$(41,789.04)** |
| **TOTAL GAIN/(LOSS)** | **—** | **$(5,949.91)** | **$(10,739.96)** |

*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**
**081-017208-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

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

**Brokerage Account**

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

**Pledged to:** Liquidity Access Line

*The assets in this account are pledged to a Liquidity Access Line (LAL), which is a securities based loan/line of credit product[1], and these assets can be used to repay the LAL.*

**LAL Account Number:** 081-XXX669
**LAL Account Name:** BRADFORD RAND
**Outstanding Balance[2]:** $0.00

[1]*The lender of which is either Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable, each an affiliate of Morgan Stanley Smith Barney LLC.*
[2]*Outstanding Balance is the unpaid principal balance plus the amount of any issued letters of credit, reflecting the period of this account statement. Accrued interest that is unpaid is not included. Note that Outstanding Balance may increase or decrease based on the Borrower's loan activity. The entire amount of the collateral in this account may be applied against the LAL Obligations. For a more detailed description of the terms of such LAL, please review the Liquidity Access Line Application and Agreements, the associated Terms and Conditions and the Third Party Pledge Agreement (if applicable).*

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$2,000.06** | — | $0.20 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **0.02%** | **$2,000.06** | **$0.20** |

## Account Detail

**Active Assets Account**
**081-017208-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

### MUNICIPAL BONDS

| Security Description | Trade Date | Face Value | Orig Unit Cost / Adj Unit Cost | Unit Price | Orig Total Cost / Adj Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **SPACKENKILL N Y UN FREE SCH DIST** | 12/22/22 | 75,000.000 | $107.785 | $104.029 | $80,839.50 | | | $3,750.00 | 4.81 |
| Coupon Rate 5.000%; Matures 06/01/2026; CUSIP 846302JM0 | | | $103.856 | | $77,891.69 | **$78,021.75** | $130.06 LT A | $1,239.58 | |
| *Interest Paid Semi-Annually Jun/Dec; Yield to Maturity 2.518%; Federal Tax Exempt; Moody AA3; Issued 06/24/20; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y CITY MUN WTR FIN AUTH WTR &** | 12/22/22 | 60,000.000 | 107.974 | 104.414 | 64,785.00 | | | 3,000.00 | 4.79 |
| Coupon Rate 5.000%; Matures 06/15/2026; CUSIP 64972GYR9 | | | 103.995 | | 62,397.16 | **62,648.40** | 251.24 LT A | 875.00 | |
| *Interest Paid Semi-Annually Jun/Dec; Yield to Maturity 2.347%; Federal Tax Exempt; Moody AA1 S&P AA+; Issued 03/18/21; Asset Class: FI & Pref* | | | | | | | | | |
| **CROTON ON HUDSON N Y PUB IMPT GENL OBLIG REF** | 8/19/22 | 15,000.000 | 107.295 | 104.182 | 16,094.40 | | | 600.00 | 3.84 |
| Coupon Rate 4.000%; Matures 04/01/2027; CUSIP 227795VN8 | | | 104.047 | | 15,607.04 | **15,627.30** | 20.26 LT A | 298.33 | |
| *Interest Paid Semi-Annually Apr/Oct; Yield to Maturity 2.272%; Federal Tax Exempt; Moody AA2; Issued 02/01/22; Asset Class: FI & Pref* | | | | | | | | | |
| **ROCKLAND CNTY N Y VAR PURP GENL OBLIG SER-A** | 8/19/22 | 15,000.000 | 112.165 | 107.356 | 16,824.90 | | | 750.00 | 4.66 |
| Coupon Rate 5.000%; Matures 06/15/2027; CUSIP 77355PYA5 | | | 106.989 | | 16,048.40 | **16,103.40** | 55.00 LT A | 218.75 | |
| *Interest Paid Semi-Annually Jun/Dec; Yield to Maturity 2.187%; Federal Tax Exempt; Moody AA1 S&P AA; Insurer:ASSURED GUARANTY INC (; Issued 06/21/19; Asset Class: FI & Pref* | | | | | | | | | |
| **MALVERNE N Y UN FREE SCH DIST** | 8/19/22 | 20,000.000 | 112.438 | 106.990 | 22,487.60 | | | 1,000.00 | 4.67 |
| Coupon Rate 5.000%; Matures 08/01/2027; CUSIP 561454DX4 | | | 107.291 | | 21,458.22 | **21,398.00** | (60.22) LT A | 163.89 | |
| *Interest Paid Semi-Annually Feb/Aug; Yield to Maturity 2.433%; Federal Tax Exempt; Moody AA3; Issued 11/16/21; Asset Class: FI & Pref* | | | | | | | | | |
| **TRIBOROUGH BRDG & TUNL AUTH N Y PAYROLL GREEN** | 9/9/22 | 10,000.000 | 110.967 | 107.987 | 11,096.70 | | | 500.00 | 4.63 |
| Coupon Rate 5.000%; Matures 11/15/2027; CUSIP 89602HDV6 | | | 106.807 | | 10,680.66 | **10,798.70** | 118.04 LT A | 187.50 | |
| *Interest Paid Semi-Annually May/Nov; Yield to Maturity 2.334%; Callable Extraordinary; Federal Tax Exempt; S&P AA+; Issued 09/15/22; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST DORM AUTH REVS NON ST SUPPORTED DEBT** | 8/19/22 | 15,000.000 | 115.172 | 109.308 | 17,275.80 | | | 750.00 | 4.57 |
| **REV-B** | | | 110.162 | | 16,524.27 | **16,396.20** | (128.07) LT A | 372.92 | |
| Coupon Rate 5.000%; Matures 10/01/2028; CUSIP 64990GL34 | | | | | | | | | |
| *Interest Paid Semi-Annually Apr/Oct; Yield to Maturity 2.540%; Federal Tax Exempt; Moody AA2; Issued 06/17/20; Asset Class: FI & Pref* | | | | | | | | | |
| **SCHOHARIE CNTY N Y** | 1/19/23 | 75,000.000 | 111.070 | 106.889 | 83,302.50 | | | 3,000.00 | 3.74 |
| Coupon Rate 4.000%; Matures 02/01/2029; CUSIP 807025DN8 | | | 108.137 | | 81,102.83 | **80,166.75** | (936.08) LT A | 491.67 | |
| *Interest Paid Semi-Annually Feb/Aug; Yield to Maturity 2.320%; Federal Tax Exempt; S&P AA-; Issued 02/02/23; Asset Class: FI & Pref* | | | | | | | | | |
| **NORTH BABYLON N Y UN FREE SCH DIST** | 8/19/22 | 15,000.000 | 115.998 | 112.098 | 17,399.85 | | | 750.00 | 4.46 |
| Coupon Rate 5.000%; Matures 07/01/2029; CUSIP 657430LV4 | | | 111.347 | | 16,702.07 | **16,814.70** | 112.63 LT A | 185.42 | |
| *Interest Paid Semi-Annually Jan/Jul; Yield to Maturity 2.298%; Federal Tax Exempt; Moody AA3; Issued 07/07/21; Asset Class: FI & Pref* | | | | | | | | | |
| **METROPOLITAN TRANSN AUTH N Y DEDICATED T GREEN** | 1/19/23 | 75,000.000 | 111.745 | 106.095 | 83,808.75 | | | 3,750.00 | 4.71 |
| Coupon Rate 5.000%; Matures 11/15/2029; CUSIP 59259N7X5 | | | 107.756 | | 80,816.86 | **79,571.25** | (1,245.61) LT A | 1,406.25 | |
| *Interest Paid Semi-Annually May/Nov; Callable $100.00 on 11/15/27; Yield to Call 2.943%; Federal Tax Exempt; S&P AA; Issued 05/17/17; Asset Class: FI & Pref* | | | | | | | | | |
| **ARLINGTON N Y CENT SCH DIST** | 8/11/22 | 15,000.000 | 118.632 | 112.215 | 17,794.80 | | | 750.00 | 4.46 |
| Coupon Rate 5.000%; Matures 12/15/2029; CUSIP 041717QC6 | | | 113.695 | | 17,054.26 | **16,832.25** | (222.01) LT A | 218.75 | |
| *Interest Paid Semi-Annually Jun/Dec; Yield to Maturity 2.484%; Federal Tax Exempt; S&P AA-; Issued 09/20/22; Asset Class: FI & Pref* | | | | | | | | | |

# Account Detail

**Active Assets Account 081-017208-563**

**MSL FBO BRADFORD RAND TOD SUBJECT TO STA RULES**

| Security Description | Trade Date | Face Value | Orig Unit Cost / Adj Unit Cost | Unit Price | Orig Total Cost / Adj Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **TARRYTOWN N Y GENL OBLIG** | 1/27/23 | 75,000.000 | 119.374 | 112.849 | 89,531.25 | | | 3,750.00 | 4.43 |
| Coupon Rate 5.000%; Matures 02/01/2030; CUSIP 876468TW9 | | | 115.057 | | 86,292.75 | **84,636.75** | (1,656.00) LT A | 614.58 | |
| *Interest Paid Semi-Annually Feb/Aug; Yield to Maturity 2.418%; Federal Tax Exempt; Moody AA2; Issued 02/09/23; Asset Class: FI & Pref* | | | | | | | | | |
| **GORHAM-MIDDLESEX N Y CENT SCH DIST** | 1/26/23 | 50,000.000 | 112.697 | 106.404 | 56,349.00 | | | 2,000.00 | 3.76 |
| Coupon Rate 4.000%; Matures 06/15/2030; CUSIP 383015GD0 | | | 109.980 | | 54,989.75 | **53,202.00** | (1,787.75) LT A | 583.33 | |
| *Interest Paid Semi-Annually Jun/Dec; Yield to Maturity 2.779%; Federal Tax Exempt; S&P A+; Issued 06/22/22; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST DORM AUTH REVS NON ST SUPPOR GREEN** | 8/19/22 | 20,000.000 | 119.509 | 116.610 | 23,902.00 | | | 1,000.00 | 4.29 |
| Coupon Rate 5.000%; Matures 07/01/2031; CUSIP 64990GSF0 | | | 115.237 | | 23,047.44 | **23,322.00** | 274.56 LT A | 247.22 | |
| *Interest Paid Semi-Annually Jan/Jul; Yield to Maturity 2.327%; Federal Tax Exempt; Moody AA1 S&P AA; Issued 09/19/19; Asset Class: FI & Pref* | | | | | | | | | |
| **PORT AUTH N Y & N J CONS REV** | 8/19/22 | 15,000.000 | 114.346 | 111.459 | 17,152.05 | | | 750.00 | 4.49 |
| Coupon Rate 5.000%; Matures 09/01/2031; CUSIP 73358W2Q6 | | | 110.313 | | 16,547.01 | **16,718.85** | 171.84 LT A | 60.42 | |
| *Interest Paid Semi-Annually Mar/Sep; Callable $100.00 on 09/01/29; Yield to Call 2.509%; Federal Tax Exempt; Moody AA3 S&P AA-; Issued 08/16/19; Asset Class: FI & Pref* | | | | | | | | | |
| **TRIBOROUGH BRDG & TUNL AUTH N Y PAYROLL GREEN** | 1/6/23 | 50,000.000 | 108.197 | 108.914 | 54,098.50 | | | 2,000.00 | 3.67 |
| Coupon Rate 4.000%; Matures 11/15/2031; CUSIP 89602HFJ1 | | | 106.763 | | 53,381.52 | **54,457.00** | 1,075.48 LT A | 750.00 | |
| *Interest Paid Semi-Annually May/Nov; Yield to Maturity 2.620%; Callable Extraordinary; Federal Tax Exempt; S&P AA+; Issued 01/12/23; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y CITY TRANSITIONAL FIN AUTH** | 8/19/22 | 15,000.000 | 116.839 | 113.037 | 17,525.85 | | | 750.00 | 4.42 |
| Coupon Rate 5.000%; Matures 02/01/2032; CUSIP 64971XYG7 | | | 112.977 | | 16,946.55 | **16,955.55** | 9.00 LT A | 122.92 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 02/01/31; Yield to Call 2.744%; Federal Tax Exempt; S&P AAA; Issued 02/11/21; Asset Class: FI & Pref* | | | | | | | | | |
| **TOMPKINS CNTY N Y GENL OBLIG** | 2/1/23 | 55,000.000 | 113.857 | 108.866 | 62,621.35 | | | 2,200.00 | 3.67 |
| Coupon Rate 4.000%; Matures 02/01/2032; CUSIP 890091A84 | | | 111.216 | | 61,169.05 | **59,876.30** | (1,292.75) LT A | 360.56 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 02/01/31; Yield to Call 2.479%; Federal Tax Exempt; Moody AA1; Issued 02/16/23; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST DORM AUTH REVS NON ST SUPPORTED DEBT** | 9/12/22 | 20,000.000 | 113.196 | 110.351 | 22,639.20 | | | 1,000.00 | 4.53 |
| **REV-A** | | | 109.476 | | 21,895.12 | **22,070.20** | 175.08 LT A | 247.22 | |
| Coupon Rate 5.000%; Matures 07/01/2032; CUSIP 64990GJH6 | | | | | | | | | |
| *Interest Paid Semi-Annually Jan/Jul; Callable $100.00 on 07/01/29; Yield to Call 2.666%; Federal Tax Exempt; Moody AA2 S&P AA-; Issued 02/21/19; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST DORM AUTH ST PERS INCOME TAX REV-E** | 1/24/23 | 65,000.000 | 121.945 | 115.330 | 79,264.90 | | | 3,250.00 | 4.34 |
| Coupon Rate 5.000%; Matures 03/15/2033; CUSIP 64990FK37 | | | 118.237 | | 76,854.09 | **74,964.50** | (1,889.59) LT A | 135.42 | |
| *Interest Paid Semi-Annually Mar/Sep; Callable $100.00 on 03/15/32; Yield to Call 2.715%; Federal Tax Exempt; S&P AA+; Issued 12/17/21; Asset Class: FI & Pref* | | | | | | | | | |
| **CHEEKTOWAGA N Y** | 2/1/23 | 50,000.000 | 114.078 | 109.075 | 57,039.50 | | | 2,000.00 | 3.67 |
| Coupon Rate 4.000%; Matures 08/01/2033; CUSIP 162879X96 | | | 111.568 | | 55,783.91 | **54,537.50** | (1,246.41) LT A | 327.78 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 08/01/31; Yield to Call 2.545%; Federal Tax Exempt; Moody AA3; Issued 02/14/23; Asset Class: FI & Pref* | | | | | | | | | |
| **ARDSLEY N Y** | 9/6/22 | 15,000.000 | 107.159 | 107.212 | 16,074.00 | | | 600.00 | 3.73 |
| Coupon Rate 4.000%; Matures 08/15/2033; CUSIP 039857HV2 | | | 105.456 | | 15,818.43 | **16,081.80** | 263.37 LT A | 75.00 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 08/15/30; Yield to Call 2.665%; Federal Tax Exempt; Moody AA1; Issued 08/24/22; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST DORM AUTH NORTH SH ORE JEWISH OBLIGATED** | 10/31/23 | 980,000.000 | 99.241 | 100.460 | 972,558.00 | | | 49,000.00 | 4.98 |
| **GRP REV-A** | | | 99.241 | | 972,558.00 | **984,508.00** | 11,950.00 ST | 20,280.55 | |
| Coupon Rate 5.000%; Matures 05/01/2043; CUSIP 64990BNL3 | | | | | | | | | |

# Account Detail

**Active Assets Account**
**081-017208-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

| Security Description | Trade Date | Face Value | Orig Unit Cost / Adj Unit Cost | Unit Price | Orig Total Cost / Adj Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| *Interest Paid Semi-Annually May/Nov; Callable $100.00 on 05/01/25; Yield to Call 4.191%; Federal Tax Exempt; Moody A3 S&P A-; Issued 06/23/15; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y CITY TRANSITIONAL FIN AUTH** | 5/31/23 | 1,000,000.000 | 100.001 | 100.724 | 1,000,006.00 | | | 40,000.00 | 3.97 |
| Coupon Rate 4.000%; Matures 05/01/2044; CUSIP 64971XUG1 | | | 100.001 | | 1,000,005.04 | **1,007,240.00** | 7,234.96 LT | 16,555.55 | |
| *Interest Paid Semi-Annually May/Nov; Callable $100.00 on 11/01/30; Yield to Call 3.865%; Federal Tax Exempt; Moody AA1 S&P AAA; Issued 09/24/20; Asset Class: FI & Pref* | | | | | | | | | |
| **METROPOLITAN TRANSN AUTH N Y REV GREEN** | 11/13/23 | 500,000.000 | 101.880 | 105.398 | 509,401.00 | | | 25,000.00 | 4.74 |
| Coupon Rate 5.000%; Matures 11/15/2044; CUSIP 59261AXS1 | | | 101.578 | | 507,890.92 | **526,990.00** | 19,099.08 ST | 9,375.00 | |
| *Interest Paid Semi-Annually May/Nov; Callable $100.00 on 11/15/28; Yield to Call 3.580%; Federal Tax Exempt; Moody A1 S&P AA; Insurer:ASSURED GUARANTY INC (; Issued 02/06/19; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y CITY TRANSITIONAL FIN AUTH** | 6/6/23 | 1,000,000.000 | 100.980 | 100.250 | 1,009,806.00 | | | 40,000.00 | 3.99 |
| Coupon Rate 4.000%; Matures 08/01/2045; CUSIP 64971XE61 | | | 100.842 | | 1,008,416.70 | **1,002,500.00** | (5,916.70) LT | 6,555.55 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 08/01/31; Yield to Call 3.957%; Federal Tax Exempt; Moody AA1 S&P AAA; Issued 09/09/21; Asset Class: FI & Pref* | | | | | | | | | |
| **HUDSON YDS INFRASTRUCTURE CORP N Y SECON** | 6/8/23 | 110,000.000 | 100.932 | 98.863 | 111,026.01 | | | 4,400.00 | 4.05 |
| Coupon Rate 4.000%; Matures 02/15/2047; CUSIP 44420RBH2 | | | 100.614 | | 110,675.78 | **108,749.30** | (1,926.48) LT | 550.00 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 02/15/27; Yield to Maturity 4.078%; Federal Tax Exempt; Moody AA2 S&P AA; Insurer:SECD MKT ASSURED GUARA; Issued 05/30/17; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST TWY AUTH GEN REV JR INDBT OB** | 6/8/23 | 395,000.000 | 99.071 | 99.739 | 391,328.55 | | | 15,800.00 | 4.01 |
| Coupon Rate 4.000%; Matures 01/01/2050; CUSIP 650010CN9 | | | 99.071 | | 391,328.55 | **393,969.05** | 2,640.50 LT | 3,906.11 | |
| *Interest Paid Semi-Annually Jan/Jul; Callable $100.00 on 01/01/30; Yield to Maturity 4.016%; Federal Tax Exempt; Moody A1 S&P AA; Insurer:ASSURED GUARANTY INC (; Issued 10/30/19; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y** | 6/8/23 | 545,000.000 | 100.672 | 98.858 | 548,662.95 | | | 21,800.00 | 4.05 |
| Coupon Rate 4.000%; Matures 04/01/2050; CUSIP 64966QZ86 | | | 100.596 | | 548,249.23 | **538,776.10** | (9,473.13) LT | 10,839.44 | |
| *Interest Paid Semi-Annually Apr/Oct; Callable $100.00 on 04/01/33; Yield to Maturity 4.072%; Federal Tax Exempt; Moody AA2 S&P AA; Issued 04/11/23; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y CITY MUN WTR FIN AUTH WTR &** | 5/31/23 | 1,000,000.000 | 100.001 | 99.373 | 1,000,006.00 | | | 40,000.00 | 4.03 |
| Coupon Rate 4.000%; Matures 06/15/2050; CUSIP 64972GXG4 | | | 100.001 | | 1,000,004.99 | **993,730.00** | (6,274.99) LT | 11,666.66 | |
| *Interest Paid Semi-Annually Jun/Dec; Callable $100.00 on 06/15/30; Yield to Maturity 4.039%; Federal Tax Exempt; Moody AA1 S&P AA+; Issued 06/10/20; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST PWR AUTH GREEN REV-A** | 6/7/23 | 1,000,000.000 | 100.001 | 99.605 | 1,000,006.00 | | | 40,000.00 | 4.02 |
| Coupon Rate 4.000%; Matures 11/15/2050; CUSIP 64989KLE4 | | | 100.001 | | 1,000,004.98 | **996,050.00** | (3,954.98) LT | 15,000.00 | |
| *Interest Paid Semi-Annually May/Nov; Callable $100.00 on 05/15/30; Yield to Maturity 4.024%; Federal Tax Exempt; Moody AA1 S&P AA; Issued 05/12/20; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK N Y CITY TRANSITIONAL FIN AUT OID** | 6/5/23 | 500,000.000 | 100.001 | 99.102 | 500,006.00 | | | 20,000.00 | 4.04 |
| Coupon Rate 4.000%; Matures 02/01/2051; CUSIP 64971X7H5 | | | 100.001 | | 500,005.31 | **495,510.00** | (4,495.31) LT | 3,277.78 | |
| *Interest Paid Semi-Annually Feb/Aug; Callable $100.00 on 02/01/33; Yield to Maturity 4.056%; Federal Tax Exempt; Moody AA1 S&P AAA; Issued 03/23/23; Asset Class: FI & Pref* | | | | | | | | | |
| **NEW YORK ST PWR AUTH GREEN REV-A** | 6/5/23 | 1,000,000.000 | 100.001 | 98.819 | 1,000,006.00 | | | 40,000.00 | 4.05 |
| Coupon Rate 4.000%; Matures 11/15/2055; CUSIP 64989KLF1 | | | 100.001 | | 1,000,004.98 | **988,190.00** | (11,814.98) LT | 15,000.00 | |
| *Interest Paid Semi-Annually May/Nov; Callable $100.00 on 05/15/30; Yield to Maturity 4.067%; Federal Tax Exempt; Moody AA1 S&P AA; Issued 05/12/20; Asset Class: FI & Pref* | | | | | | | | | |

# Account Detail

**Active Assets Account**
**081-017208-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

| | Percentage of Holdings | Face Value | Orig Total Cost / Adj Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|---|
| **MUNICIPAL BONDS** | | **8,850,000.000** | **$8,970,719.91** | | | **$373,900.00** | **4.19%** |
| | | | **$8,938,153.56** | **$8,927,413.60** | **$(41,789.04) LT** | **$122,189.15** | |
| | | | | | **$31,049.08 ST** | | |
| **TOTAL MUNICIPAL BONDS** (includes accrued interest) | **99.98%** | | | **$9,049,602.75** | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | | **$8,938,153.56** | **$8,929,413.66** | **$(41,789.04) LT** | **$373,900.20** | **4.13%** |
| | | | | **$31,049.08 ST** | **$122,189.15** | |
| TOTAL VALUE (includes accrued interest) | **100.00%** | | **$9,051,602.81** | | | |

*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 ( ^ includes accrued interest)

| | Cash | Equities | Fixed Income & Preferred Securities | Alternatives | Structured Investments | Other |
|---|---|---|---|---|---|---|
| Cash, BDP, MMFs | $2,000.06 | — | — | — | — | — |
| Municipal Bonds ^ | — | — | $9,049,602.75 | — | — | — |
| **TOTAL ALLOCATION OF ASSETS ^** | **$2,000.06** | **—** | **$9,049,602.75** | **—** | **—** | **—** |

# ACTIVITY

## CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/3 | | Tax Exempt Interest Income | PORT AUTH N Y & N J CONS REV | 5.000% DUE2031-09-01 [73358W2Q6] | | | $375.00 |
| 9/3 | | Withdrawal | PAID - ACH | Chase XX-2665 | | | (2,500.00) |
| 9/16 | | Tax Exempt Interest Income | NEW YORK ST DORM AUTH ST PERS IN | 5.000% DUE2033-03-15 [64990FK37] | | | 1,625.00 |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 0.03 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$(499.97)** |

# Account Detail

Active Assets Account 081-017208-563

MSL FBO BRADFORD RAND
TOD SUBJECT TO STA RULES

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/3 | Automatic Redemption | BANK DEPOSIT PROGRAM | $(2,125.00) |
| 9/16 | Automatic Investment | BANK DEPOSIT PROGRAM | 1,625.00 |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.03 |
| **NET ACTIVITY FOR PERIOD** | | | **$(499.97)** |

## 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.

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

# Account Detail

**Active Assets Account**
**081-017208-563**

**MSL FBO BRADFORD RAND**
**TOD SUBJECT TO STA RULES**

**Changes to Precious Metals Delivery Fee Schedule**

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.
For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

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# Account Summary

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

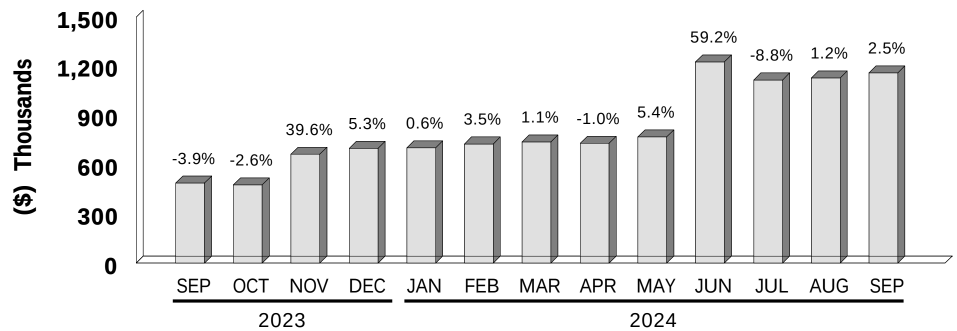
| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$1,132,343.22** | **$701,420.88** |
| Credits | — | 14,898.78 |
| Debits | (6.40) | (50,009.21) |
| Security Transfers | — | 417,333.24 |
| **Net Credits/Debits/Transfers** | **$(6.40)** | **$382,222.81** |
| **Change in Value** | **28,787.89** | **77,481.02** |
| **TOTAL ENDING VALUE** | **$1,161,124.71** | **$1,161,124.71** |

*Includes Assets Externally Held: $622,659.39*

*Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. 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.*



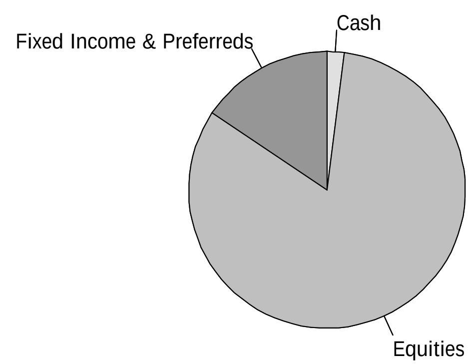

*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $23,571.14 | 2.03 |
| Equities | 956,633.56 | 82.39 |
| Fixed Income & Preferreds | 180,920.01 | 15.58 |
| **TOTAL VALUE** | **$1,161,124.71** | **100.00%** |

*Includes Assets Externally Held: $622,659.39*

*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**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $1,887.99 | $23,571.14 |
| Stocks | 524,636.58 | 464,159.80 |
| Government Securities ^ | — | 50,734.38 |
| Annuities & Insurance + | 605,818.65 | 622,659.39 |
| **Total Assets** | **$1,132,343.22** | **$1,161,124.71** |
| *Total Assets Held At Morgan Stanley* | *$526,524.57* | *$538,465.32* |
| *Total Assets Externally Held* | *$605,818.65* | *$622,659.39* |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$1,132,343.22** | **$1,161,124.71** |

+ *Value may include assets externally held and may not be covered by SIPC.*

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$1,887.99** | **$36,003.96** |
| Purchases | (50,610.33) | (597,911.96) |
| Sales and Redemptions | 71,839.47 | 619,800.34 |
| Income and Distributions | 460.41 | 789.23 |
| **Total Investment Related Activity** | **$21,689.55** | **$22,677.61** |
| Electronic Transfers-Credits | — | 14,898.78 |
| Electronic Transfers-Debits | — | (50,000.00) |
| Other Debits | (6.40) | (9.21) |
| **Total Cash Related Activity** | **$(6.40)** | **$(35,110.43)** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$23,571.14** | **$23,571.14** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Qualified Dividends | $460.11 | $787.16 |
| Interest | 0.30 | 2.07 |
| **Income And Distributions** | **$460.41** | **$789.23** |
| **Tax-Exempt Income** | **—** | **—** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$460.41** | **$789.23** |

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

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term Gain | $3,028.21 | $32,674.74 | $21,093.90 |
| Short-Term (Loss) | (9,050.02) | (20,074.49) | (7,125.46) |
| **Total Short-Term** | **$(6,021.81)** | **$12,600.25** | **$13,968.44** |
| Long-Term Gain | 437.98 | 437.98 | 95,572.76 |
| Long-Term (Loss) | (10,025.60) | (10,025.60) | — |
| **Total Long-Term** | **$(9,587.62)** | **$(9,587.62)** | **$95,572.76** |
| **TOTAL GAIN/(LOSS)** | **$(15,609.43)** | **$3,012.63** | **$109,541.20** |

*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 Summary

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

## ADDITIONAL ACCOUNT INFORMATION

| Category | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Accrued Interest Paid | $645.49 | $645.49 |

## Account Detail

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

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

**Brokerage Account**

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

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$23,571.14** | — | $2.36 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **2.03%** | **$23,571.14** | **$2.36** |

### 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)** | 6/9/23 | 40.000 | $124.155 | $164.080 | $4,966.18 | **$6,563.20** | $1,597.02 LT A | — | — |
| *Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities* | | | | | | | | | |

# Account Detail

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **ALPHABET INC CL C (GOOG)** | 3/8/22 | 140.000 | 129.407 | 167.190 | 18,116.91 | 23,406.60 | 5,289.69 LT A | | |
| | 3/10/22 | 240.000 | 131.948 | 167.190 | 31,667.40 | 40,125.60 | 8,458.20 LT A | | |
| | 7/28/22 | 70.000 | 113.690 | 167.190 | 7,958.30 | 11,703.30 | 3,745.00 LT A | | |
| | **Total** | 450.000 | | | 57,742.61 | **75,235.50** | 17,492.89 LT | 360.00 | 0.48 |
| *Rating: Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **AMAZON COM INC (AMZN)** | 3/8/22 | 140.000 | 137.158 | 186.330 | 19,202.05 | 26,086.20 | 6,884.15 LT A | | |
| | 3/10/22 | 100.000 | 146.346 | 186.330 | 14,634.60 | 18,633.00 | 3,998.40 LT A | | |
| | 3/10/22 | 100.000 | 146.347 | 186.330 | 14,634.70 | 18,633.00 | 3,998.30 LT A | | |
| | 7/28/22 | 75.000 | 121.558 | 186.330 | 9,116.86 | 13,974.75 | 4,857.89 LT A | | |
| | **Total** | 415.000 | | | 57,588.21 | **77,326.95** | 19,738.74 LT | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities* | | | | | | | | | |
| **APPLE INC (AAPL)** | 7/10/21 | 106.000 | 148.997 | 233.000 | 15,793.64 | 24,698.00 | 8,904.36 LT A | | |
| | 9/23/21 | 202.000 | 146.602 | 233.000 | 29,613.60 | 47,066.00 | 17,452.40 LT A | | |
| | 7/28/22 | 7.000 | 157.119 | 233.000 | 1,099.83 | 1,631.00 | 531.17 LT A | | |
| | 8/9/22 | 0.440 | 164.659 | 233.000 | 72.45 | 102.52 | 30.07 LT A | | |
| | 11/8/22 | 0.520 | 139.519 | 233.000 | 72.55 | 121.16 | 48.61 LT A | | |
| | 2/14/23 | 0.477 | 152.348 | 233.000 | 72.67 | 111.14 | 38.47 LT A | | |
| | 5/16/23 | 0.441 | 172.200 | 233.000 | 75.94 | 102.75 | 26.81 LT A | | |
| | 8/15/23 | 0.427 | 178.103 | 233.000 | 76.05 | 99.49 | 23.44 LT A | | |
| | 11/14/23 | 0.407 | 187.101 | 233.000 | 76.15 | 94.83 | 18.68 ST A | | |
| | 2/13/24 | 0.288 | 185.069 | 233.000 | 53.30 | 67.10 | 13.80 ST A | | |
| | **Total** | 318.000 | | | 47,006.18 | **74,094.00** | 27,055.33 LT<br>32.48 ST | 318.00 | 0.43 |
| *Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |
| **APPLIED MATERIALS INC (AMAT)** | 6/9/23 | 30.000 | 136.380 | 202.050 | 4,091.40 | **6,061.50** | 1,970.10 LT A | 48.00 | 0.79 |
| *Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **ARM HOLDINGS PLC ADR (ARM)** | 2/26/24 | 300.000 | 148.438 | 143.010 | 44,531.50 | **42,903.00** | (1,628.50) ST | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities* | | | | | | | | | |
| **CAVA GROUP INC (CAVA)** | 3/8/24 | 200.000 | 65.984 | 123.850 | 13,196.77 | **24,770.00** | 11,573.23 ST | — | — |
| *Rating: Morgan Stanley: 2; Asset Class: Equities* | | | | | | | | | |
| **CHIPOTLE MEXICAN GRILL INC COM (CMG)** | 4/26/24 | 150.000 | 64.562 | 57.620 | 9,684.23 | **8,643.00** | (1,041.23) ST | — | — |
| *Rating: Morgan Stanley: 2, Morningstar: 3; Asset Class: Equities* | | | | | | | | | |
| **DELL TECHNOLOGIES INC CL C (DELL)** | 4/4/24 | 100.000 | 133.946 | 118.540 | 13,394.55 | 11,854.00 | (1,540.55) ST | | |
| | 6/17/24 | 100.000 | 147.681 | 118.540 | 14,768.05 | 11,854.00 | (2,914.05) ST | | |
| | **Total** | 200.000 | | | 28,162.60 | **23,708.00** | (4,454.60) ST | 356.00 | 1.50 |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2024; Asset Class: Equities* | | | | | | | | | |

## Account Detail

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **LIFE TIME GROUP HOLDINGS INC (LTH)** | 3/25/24 | 700.000 | 15.220 | 24.420 | 10,653.70 | **17,094.00** | 6,440.30 ST | — | — |
| *Rating: Morgan Stanley: 2; Asset Class: Equities* | | | | | | | | | |
| **MICROSOFT CORP (MSFT)** | 9/23/21 | 165.000 | 299.940 | 430.300 | 49,490.10 | 70,999.50 | 21,509.40 LT A | | |
| | 7/28/22 | 15.000 | 275.287 | 430.300 | 4,129.31 | 6,454.50 | 2,325.19 LT A | | |
| | 9/6/22 | 0.438 | 254.795 | 430.300 | 111.60 | 188.47 | 76.87 LT A | | |
| | 12/6/22 | 0.497 | 246.881 | 430.300 | 122.70 | 213.86 | 91.16 LT A | | |
| | 3/7/23 | 0.482 | 255.270 | 430.300 | 123.04 | 207.40 | 84.36 LT A | | |
| | 6/6/23 | 0.370 | 333.405 | 430.300 | 123.36 | 159.21 | 35.85 LT A | | |
| | 9/12/23 | 0.370 | 334.108 | 430.300 | 123.62 | 159.21 | 35.59 LT A | | |
| | 12/12/23 | 0.367 | 372.262 | 430.300 | 136.62 | 157.92 | 21.30 ST A | | |
| | 3/12/24 | 0.332 | 412.319 | 430.300 | 136.89 | 142.86 | 5.97 ST A | | |
| | 6/12/24 | 0.144 | 438.125 | 430.300 | 63.09 | 61.96 | (1.13) ST A | | |
| | **Total** | 183.000 | | | 54,560.33 | **78,744.90** | 24,158.42 LT<br>26.14 ST | 607.56 | 0.77 |
| *Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |
| **NVIDIA CORPORATION (NVDA)** | 4/4/24 | 50.000 | 92.588 | 121.440 | 4,629.42 | **6,072.00** | 1,442.58 ST | 2.00 | 0.03 |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/03/24; Asset Class: Equities* | | | | | | | | | |
| **SUPER MICRO COMPUTER INC (SMCI)** | 6/9/23 | 20.000 | 258.165 | 416.400 | 5,163.30 | **8,328.00** | 3,164.70 LT A | — | — |
| *Asset Class: Equities* | | | | | | | | | |
| **TESLA INC (TSLA)** | 6/9/23 | 25.000 | 245.808 | 261.630 | 6,145.19 | **6,540.75** | 395.56 LT A | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities* | | | | | | | | | |
| **WALMART INC (WMT)** | 5/22/24 | 100.000 | 65.165 | 80.750 | 6,516.50 | **8,075.00** | 1,558.50 ST | 83.00 | 1.03 |
| *Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|
| **STOCKS** | **39.98%** | **$354,638.12** | **$464,159.80** | **$95,572.76 LT**<br>**$13,948.90 ST** | **$1,774.56** | **0.38%** |

## GOVERNMENT SECURITIES

### TREASURY SECURITIES

| Security Description | Trade Date | Face Value | Orig Unit Cost / Adj Unit Cost | Unit Price | Orig Total Cost / Adj Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **UNITED STATES TREASURY NOTE** | 9/12/24 | 50,000.000 | $99.930 | $99.969 | $49,964.84 | | | $1,125.00 | 2.25 |
| Coupon Rate 4.500%; Matures 11/30/2024; CUSIP 91282CFX4 | | | $99.930 | | $49,964.84 | **$49,984.38** | $19.54 ST | $750.00 | |
| *Interest Paid Semi-Annually May/Nov; Yield to Maturity 4.689%; Moody AAA; Issued 11/30/22; Asset Class: FI & Pref* | | | | | | | | | |

# Account Detail

**Active Assets Account 081-017702-563**

**BRADFORD RAND TOD SUBJECT TO STA RULES**

| | Percentage of Holdings | Face Value | Orig Total Cost / Adj Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income / Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|---|
| **GOVERNMENT SECURITIES** | | **50,000.000** | **$49,964.84** / **$49,964.84** | **$49,984.38** | **$19.54 ST** | **$1,125.00** / **$750.00** | **2.25%** |
| **TOTAL GOVERNMENT SECURITIES** (includes accrued interest) | **4.37%** | | | **$50,734.38** | | | |

## ANNUITIES & INSURANCE

*Annuity policies in this section are not held by us and the values/rates are provided by the annuity company. They are displayed only for informational purposes, and we are not responsible for their accuracy. We do not provide any tax reporting to the IRS with respect to these annuities. The Gross Accumulated Value is as of the Valuation Date shown; all other values/rates shown may have a different date of valuation. The values/rates provided to us are based on the particular annuity company's interpretations and definitions. Amounts reported by the annuity company may be subject to surrender and other contract charges and may not reflect the actual cash value of the policy or policies. Information on applicable surrender or contract charges may be found in the annuity policy and other relevant documentation. For income annuities, Total Premiums is the amount on which the income payments are based. Annuitized information reflects the value of the last payment made as per your instructions and does not imply that the funds were re-deposited into an account with us. Ownership of these assets and the beneficiaries associated with these annuities are based upon the records of the annuity company and may differ from the ownership structure of and the beneficiaries listed on your account with us. Private Placement Variable Annuities ("PPVA") may be supported by investment options that are illiquid and therefore, your ability to access your annuity policy's cash value (through surrender or partial withdrawals), reallocate the cash value to another investment option or apply the cash value to an annuitization option under the policy may be limited and/or delayed; see applicable offering document. The value of the PPVA policy may be based (in whole or in part) on valuations the annuity company receives from the underlying investment options, which may occur infrequently and/or be based on estimates. Accordingly, the amount the annuity company receives from liquidating certain investment options in connection with any particular contract transaction (i.e., surrender, withdrawal, reallocation among investment options or annuitization) may not equal the amount anticipated based on the prior valuations received by the annuity company. We are not required to take any action with respect to your investment options unless valid written instructions are received from you in a timely manner. These assets are not covered by SIPC.*

### VARIABLE ANNUITIES

| Security Description | Policy # | Living Benefit Base | Total Premiums | Net Contributions/ Withdrawals | Gross Accumulated Value | Surrender Value | Death Benefit |
|---|---|---|---|---|---|---|---|
| **TRANSAMERICA NY** **TRANSAMERICA B SHARE NY (2020)** | 600000000006858 | $575,881 | $500,000.00 | $500,000.00 | **$622,659.39** | $581,241 | $621,241 |
| **Fund Name(s)** | **Rate(s)** | | | **Renewal Date** | **Fund Value** | | |
| STABLE ACCOUNT | | | | | 130,185.81 | | |
| TA WMC US GROWTH | | | | | 492,473.58 | | |

*Inception Date: 4/27/2023; Valuation Date: 9/27/2024; Annuitant: BRADFORD RAND; Asset Class: Equities, FI & Pref*

| | Percentage of Holdings | Gross Accumulated Value |
|---|---|---|
| **ANNUITIES & INSURANCE** | **53.63%** | **$622,659.39** |

# Account Detail

Active Assets Account
081-017702-563

BRADFORD RAND TOD
SUBJECT TO STA RULES

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | | $404,602.96 | $1,160,374.71 | $95,572.76 LT<br>$13,968.44 ST | $2,901.92<br>$750.00 | 0.25% |
| TOTAL VALUE (includes accrued interest) | 100.00% | | $1,161,124.71 | | | |

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

## ALLOCATION OF ASSETS ( ^ includes accrued interest)

| | Cash | Equities | Fixed Income & Preferred Securities | Alternatives | Structured Investments | Other |
|---|---|---|---|---|---|---|
| Cash, BDP, MMFs | $23,571.14 | — | — | — | — | — |
| Stocks | — | $464,159.80 | — | — | — | — |
| Government Securities ^ | — | — | $50,734.38 | — | — | — |
| Annuities & Insurance | — | 492,473.76 | 130,185.63 | — | — | — |
| **TOTAL ALLOCATION OF ASSETS ^** | **$23,571.14** | **$956,633.56** | **$180,920.01** | **—** | **—** | **—** |

# ACTIVITY

## CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/3 | | Qualified Dividend | WALMART INC | | | | $20.75 |
| 9/4 | | Service Fee | ARM HOLDINGS PLC ADR | AGENT CUSTODY FEE $0.0200/SH | 300.000 | | (6.00) |
| 9/12 | | Qualified Dividend | MICROSOFT CORP | | | | 137.25 |
| 9/12 | | Qualified Dividend | APPLIED MATERIALS INC | | | | 12.00 |
| 9/12 | | Qualified Dividend | 3M CO | | | | 7.00 |
| 9/12 | 9/13 | Sold | CALL XLK 09/20/24 160.000 | ACTED AS AGENT<br>UNSOLICITED TRADE; CLOSING<br>PREFERENTIAL RATE | 5.000 | 60.4880 | 29,697.30 |
| 9/12 | 9/13 | Sold | HALLIBURTON CO | ACTED AS AGENT | 303.000 | 28.0000 | 8,265.66 |
| 9/12 | 9/13 | Sold | ALLEGRO MICROSYSTEMS INC | ACTED AS AGENT | 256.000 | 21.7801 | 5,430.16 |
| 9/12 | 9/13 | Sold | RIO TINTO PLC SPON ADR | ACTED AS AGENT | 80.000 | 61.8650 | 4,819.33 |
| 9/12 | 9/13 | Sold | SOFI TECHNOLOGIES INC | ACTED AS AGENT | 625.000 | 7.4701 | 4,545.96 |
| 9/12 | 9/13 | Sold | TWILIO INC CL A | ACTED AS AGENT | 78.000 | 59.7450 | 4,537.48 |
| 9/12 | 9/13 | Sold | LEMONADE INC | ACTED AS AGENT | 250.000 | 18.0900 | 4,403.31 |

Account Detail

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

## CASH FLOW ACTIVITY BY DATE (CONTINUED)

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/12 | 9/13 | Sold | OPERA LTD ADR | ACTED AS AGENT | 281.000 | 14.9100 | 4,078.85 |
| 9/12 | 9/13 | Sold | ON SEMICONDUCTOR CORP | ACTED AS AGENT | 56.000 | 69.8645 | 3,808.49 |
| 9/12 | 9/13 | Sold | 3M CO | ACTED AS AGENT | 10.000 | 131.2000 | 1,273.16 |
| 9/12 | 9/13 | Sold | MICRON TECH INC | ACTED AS AGENT | 10.000 | 87.7850 | 849.87 |
| 9/12 | 9/13 | Sold | SOLVENTUM CORP | ACTED AS AGENT | 2.000 | 69.6950 | 129.90 |
| 9/12 | 9/13 | Bought | UNITED STATES TREASURY NOTE 4.500% DUE2024-11-30 [91282CFX4] | ACTED AS PRINCIPAL ACCRUED INTEREST 645.49 | 50,000.000 | 99.9297 | (50,610.33) |
| 9/16 | | Qualified Dividend | ALPHABET INC CL C | | | | 90.00 |
| 9/25 | | Qualified Dividend | HALLIBURTON CO | | | | 51.51 |
| 9/26 | | Qualified Dividend | RIO TINTO PLC SPON ADR | | | | 141.60 |
| 9/26 | | Service Fee | RIO TINTO PLC SPON ADR | AGENT CUSTODY FEE $0.0050/SH | | | (0.40) |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 0.30 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$21,683.15** |

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

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/3 | Automatic Investment | BANK DEPOSIT PROGRAM | $20.75 |
| 9/5 | Automatic Redemption | BANK DEPOSIT PROGRAM | (6.00) |
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | 156.25 |
| 9/13 | Automatic Investment | BANK DEPOSIT PROGRAM | 21,229.14 |
| 9/16 | Automatic Investment | BANK DEPOSIT PROGRAM | 90.00 |
| 9/25 | Automatic Investment | BANK DEPOSIT PROGRAM | 51.51 |
| 9/26 | Automatic Investment | BANK DEPOSIT PROGRAM | 141.20 |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.30 |
| **NET ACTIVITY FOR PERIOD** | | | **$21,683.15** |

## TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

### OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

| Activity Date | Activity Type | Description | Comments | Contracts |
|---|---|---|---|---|
| 9/23 | Option Expired | CALL INTC 09/20/24 35.000 | EXPIRED OPTIONS | 5.000 |

Account Detail

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

# REALIZED GAIN/(LOSS) DETAIL

## LONG-TERM GAIN/(LOSS)

| Security Description | Date Acquired | Date Sold | Quantity | Sales Proceeds | Orig / Adj Total Cost | Realized Gain/(Loss) | Comments |
|---|---|---|---|---|---|---|---|
| 3M CO | 06/09/23 | 09/12/24 | 10.000 | $1,273.16 | $841.17 | $431.99 | A |
| ALLEGRO MICROSYSTEMS INC | 06/09/23 | 09/12/24 | 256.000 | 5,430.16 | 9,901.57 | (4,471.41) | A |
| HALLIBURTON CO | 06/09/23 | 09/12/24 | 300.000 | 8,183.82 | 9,698.61 | (1,514.79) | A |
| LEMONADE INC | 06/09/23 | 09/12/24 | 250.000 | 4,403.31 | 4,843.85 | (440.54) | A |
| ON SEMICONDUCTOR CORP | 06/09/23 | 09/12/24 | 56.000 | 3,808.49 | 4,965.80 | (1,157.31) | A |
| OPERA LTD ADR | 06/09/23 | 09/12/24 | 268.000 | 3,890.15 | 4,987.48 | (1,097.33) | A |
| | 07/14/23 | 09/12/24 | 4.988 | 72.40 | 104.52 | (32.12) | A |
| RIO TINTO PLC SPON ADR | 06/09/23 | 09/12/24 | 75.000 | 4,518.12 | 4,842.00 | (323.88) | A |
| SOFI TECHNOLOGIES INC | 06/09/23 | 09/12/24 | 625.000 | 4,545.96 | 5,087.50 | (541.54) | A |
| SOLVENTUM CORP | 06/09/23 | 09/12/24 | 1.913 | 124.25 | 118.26 | 5.99 | A |
| | 09/08/23 | 09/12/24 | 0.027 | 1.75 | 1.78 | (0.03) | A |
| TWILIO INC CL A | 06/09/23 | 09/12/24 | 78.000 | 4,537.48 | 4,984.13 | (446.65) | A |
| **Long-Term This Period** | | | | **$40,789.05** | **$50,376.67** | **$(9,587.62)** | |
| **Long-Term Year to Date** | | | | **$40,789.05** | **$50,376.67** | **$(9,587.62)** | |

## SHORT-TERM GAIN/(LOSS)

| Security Description | Date Acquired | Date Sold | Quantity | Sales Proceeds | Orig / Adj Total Cost | Realized Gain/(Loss) | Comments |
|---|---|---|---|---|---|---|---|
| CALL INTC 09/20/24 35.000 | 01/25/24 | 09/20/24 | 5.000 | $0.00 | $8,493.53 | $(8,493.53) | A |
| CALL XLK 09/20/24 160.000 | 01/25/24 | 09/12/24 | 5.000 | 29,697.30 | 26,690.33 | 3,006.97 | A |
| HALLIBURTON CO | 09/25/23 | 09/12/24 | 1.177 | 32.11 | 48.00 | (15.89) | A |
| | 12/22/23 | 09/12/24 | 1.310 | 35.74 | 48.19 | (12.45) | A |
| | 03/25/24 | 09/12/24 | 0.513 | 13.99 | 20.00 | (6.01) | A |
| MICRON TECH INC | 04/04/24 | 09/12/24 | 10.000 | 849.87 | 1,344.10 | (494.23) | |
| OPERA LTD ADR | 01/11/24 | 09/12/24 | 8.012 | 116.30 | 95.31 | 20.99 | A |
| RIO TINTO PLC SPON ADR | 09/22/23 | 09/12/24 | 2.058 | 123.98 | 132.37 | (8.39) | A |
| | 04/19/24 | 09/12/24 | 2.942 | 177.23 | 196.75 | (19.52) | A |
| SOLVENTUM CORP | 12/08/23 | 09/12/24 | 0.028 | 1.82 | 1.81 | 0.01 | A |
| | 03/08/24 | 09/12/24 | 0.032 | 2.08 | 1.84 | 0.24 | A |
| **Short-Term This Period** | | | | **$31,050.42** | **$37,072.23** | **$(6,021.81)** | |
| **Short-Term Year to Date** | | | | **$579,011.29** | **$566,411.04** | **$12,600.25** | |

## Account Detail

**Active Assets Account**
**081-017702-563**

**BRADFORD RAND TOD**
**SUBJECT TO STA RULES**

### SHORT-TERM GAIN/(LOSS) (CONTINUED)

| | Sales Proceeds | Orig / Adj Total Cost | Realized Gain/(Loss) |
|---|---|---|---|
| **Net Realized Gain/(Loss) This Period** | **$71,839.47** | **$87,448.90** | **$(15,609.43)** |
| **Net Realized Gain/(Loss) Year to Date** | **$619,800.34** | **$616,787.71** | **$3,012.63** |

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

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

## MESSAGES

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

**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



**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

**Changes to Precious Metals Delivery Fee Schedule**

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

# Account Summary

**Active Assets Account**
**081-020413-563**

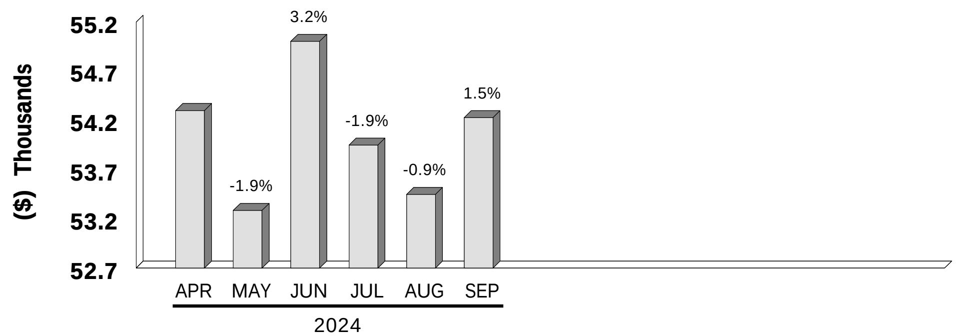
**BRADFORD RAND C/F**
**CHASE DAVID RAND UTMA/NY**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$53,454.58** | **—** |
| Credits | — | 54,328.58 |
| Debits | — | — |
| Security Transfers | — | — |
| **Net Credits/Debits/Transfers** | **—** | **$54,328.58** |
| **Change in Value** | **778.93** | **(95.07)** |
| **TOTAL ENDING VALUE** | **$54,233.51** | **$54,233.51** |

## MARKET VALUE OVER TIME

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

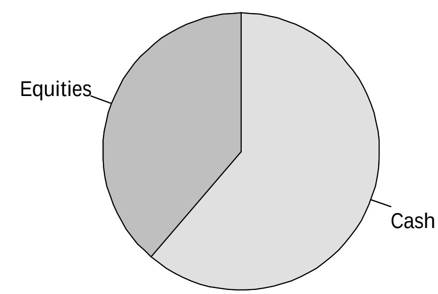



*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $33,227.86 | 61.27 |
| Equities | 21,005.65 | 38.73 |
| **TOTAL VALUE** | **$54,233.51** | **100.00%** |

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




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

# Account Summary

**Active Assets Account**
**081-020413-563**

**BRADFORD RAND C/F**
**CHASE DAVID RAND UTMA/NY**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $33,208.58 | $33,227.86 |
| Stocks | 20,246.00 | 21,005.65 |
| **Total Assets** | **$53,454.58** | **$54,233.51** |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$53,454.58** | **$54,233.51** |

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$33,208.58** | **—** |
| Purchases | — | (21,121.56) |
| Income and Distributions | 19.28 | 20.84 |
| **Total Investment Related Activity** | **$19.28** | **$(21,100.72)** |
| Electronic Transfers-Credits | — | 54,328.58 |
| **Total Cash Related Activity** | **—** | **$54,328.58** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$33,227.86** | **$33,227.86** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Qualified Dividends | $18.75 | $18.75 |
| Interest | 0.53 | 2.09 |
| **Income And Distributions** | **$19.28** | **$20.84** |
| **Tax-Exempt Income** | **—** | **—** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$19.28** | **$20.84** |

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

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term (Loss) | — | — | $(115.91) |

*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**
**081-020413-563**

**BRADFORD RAND C/F**
**CHASE DAVID RAND UTMA/NY**

**Investment Objectives (in order of priority):** Capital Appreciation

**Brokerage Account**

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

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$33,227.86** | — | $3.32 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **61.27%** | **$33,227.86** | **$3.32** |

### 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 % |
|---|---|---|---|---|---|---|---|---|---|
| **AMAZON COM INC (AMZN)** | 5/15/24 | 55.000 | $188.331 | $186.330 | $10,358.22 | **$10,248.15** | $(110.07) ST | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities* | | | | | | | | | |

# Account Detail

**Active Assets Account**
**081-020413-563**

**BRADFORD RAND C/F**
**CHASE DAVID RAND UTMA/NY**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **MICROSOFT CORP (MSFT)** | 5/15/24 | 25.000 | 430.534 | 430.300 | 10,763.34 | **10,757.50** | (5.84) ST | 83.00 | 0.77 |
| *Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|
| **STOCKS** | **38.73%** | **$21,121.56** | **$21,005.65** | **$(115.91) ST** | **$83.00** | **0.40%** |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | **100.00%** | **$21,121.56** | **$54,233.51** | **$(115.91) ST** | **$86.32** — | **0.16%** |

*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 | $33,227.86 | — | — | — | — | — |
| Stocks | — | $21,005.65 | — | — | — | — |
| **TOTAL ALLOCATION OF ASSETS** | **$33,227.86** | **$21,005.65** | **—** | **—** | **—** | **—** |

# ACTIVITY

## CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/12 | | Qualified Dividend | MICROSOFT CORP | | | | $18.75 |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 0.53 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$19.28** |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | $18.75 |

# Account Detail

**Active Assets Account**
**081-020413-563**

**BRADFORD RAND C/F**
**CHASE DAVID RAND UTMA/NY**

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.53 |
| **NET ACTIVITY FOR PERIOD** | | | **$19.28** |

## MESSAGES

**Senior Investor Helpline**

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

**FINRA BrokerCheck**

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

**Tips on Protecting Yourself from Fraudulent Account Activity**

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

**Retirement Rollover Guide**

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

**Best Practices for Protecting Yourself and Your Investments**

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

**Changes to Precious Metals Delivery Fee Schedule**

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

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# Account Summary

**Active Assets Account**
**081-020414-563**

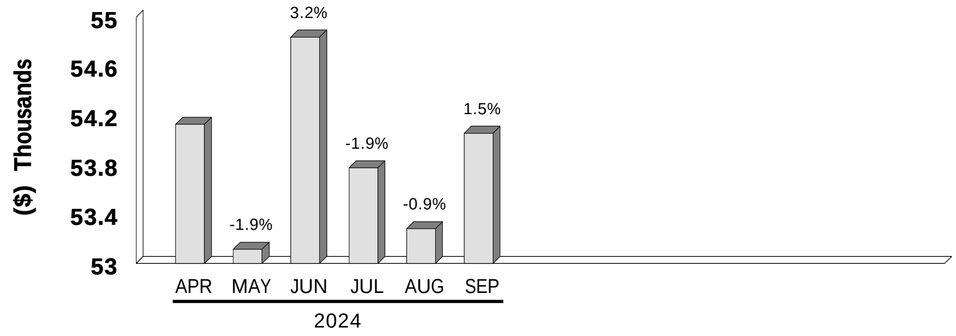
**BRADFORD RAND C/F**
**SKYLAR JADE RAND UTMA/NY**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$53,282.87** | **—** |
| Credits | — | 54,153.81 |
| Debits | — | — |
| Security Transfers | — | — |
| **Net Credits/Debits/Transfers** | **—** | **$54,153.81** |
| **Change in Value** | **778.93** | **(92.01)** |
| **TOTAL ENDING VALUE** | **$54,061.80** | **$54,061.80** |

## MARKET VALUE OVER TIME

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

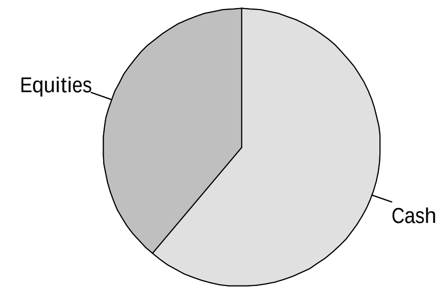



*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $33,056.15 | 61.15 |
| Equities | 21,005.65 | 38.85 |
| **TOTAL VALUE** | **$54,061.80** | **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**
**081-020414-563**

**BRADFORD RAND C/F**
**SKYLAR JADE RAND UTMA/NY**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $33,036.87 | $33,056.15 |
| Stocks | 20,246.00 | 21,005.65 |
| **Total Assets** | **$53,282.87** | **$54,061.80** |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$53,282.87** | **$54,061.80** |

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$33,036.87** | **—** |
| Purchases | — | (21,118.51) |
| Income and Distributions | 19.28 | 20.85 |
| **Total Investment Related Activity** | **$19.28** | **$(21,097.66)** |
| Electronic Transfers-Credits | — | 54,153.81 |
| **Total Cash Related Activity** | **—** | **$54,153.81** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$33,056.15** | **$33,056.15** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Qualified Dividends | $18.75 | $18.75 |
| Interest | 0.53 | 2.10 |
| **Income And Distributions** | **$19.28** | **$20.85** |
| **Tax-Exempt Income** | **—** | **—** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$19.28** | **$20.85** |

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

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term (Loss) | — | — | $(112.86) |

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

# Account Detail

Active Assets Account
081-020414-563

BRADFORD RAND C/F
SKYLAR JADE RAND UTMA/NY

**Investment Objectives (in order of priority):** Capital Appreciation

**Brokerage Account**

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

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$33,056.15** | — | $3.31 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **61.15%** | **$33,056.15** | **$3.31** |

### 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 % |
|---|---|---|---|---|---|---|---|---|---|
| **AMAZON COM INC (AMZN)** | 5/15/24 | 55.000 | $188.215 | $186.330 | $10,351.80 | **$10,248.15** | $(103.65) ST | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities* | | | | | | | | | |

## Account Detail

**Active Assets Account**
**081-020414-563**

**BRADFORD RAND C/F**
**SKYLAR JADE RAND UTMA/NY**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **MICROSOFT CORP (MSFT)** | 5/15/24 | 25.000 | 430.668 | 430.300 | 10,766.71 | **10,757.50** | (9.21) ST | 83.00 | 0.77 |
| *Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|
| **STOCKS** | **38.85%** | **$21,118.51** | **$21,005.65** | **$(112.86) ST** | **$83.00** | **0.40%** |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | **100.00%** | **$21,118.51** | **$54,061.80** | **$(112.86) ST** | **$86.31** — | **0.16%** |

*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 | $33,056.15 | — | — | — | — | — |
| Stocks | — | $21,005.65 | — | — | — | — |
| **TOTAL ALLOCATION OF ASSETS** | **$33,056.15** | **$21,005.65** | **—** | **—** | **—** | **—** |

## ACTIVITY

### CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/12 | | Qualified Dividend | MICROSOFT CORP | | | | $18.75 |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 0.53 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$19.28** |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | $18.75 |

# Account Detail

**Active Assets Account**
**081-020414-563**

**BRADFORD RAND C/F**
**SKYLAR JADE RAND UTMA/NY**

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.53 |
| **NET ACTIVITY FOR PERIOD** | | | **$19.28** |

## MESSAGES

**Senior Investor Helpline**

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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.

**Best Practices for Protecting Yourself and Your Investments**

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- 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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At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

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# Account Summary

**Active Assets Account**
**081-020415-563**

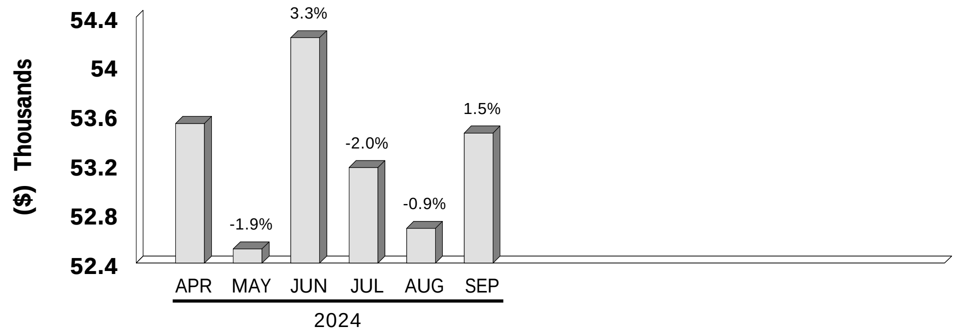
**BRADFORD RAND C/F**
**LINDSAY HARPER RAND UTMA/NY**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$52,681.96** | **—** |
| Credits | — | 53,561.84 |
| Debits | — | — |
| Security Transfers | — | — |
| **Net Credits/Debits/Transfers** | **—** | **$53,561.84** |
| **Change in Value** | **778.91** | **(100.97)** |
| **TOTAL ENDING VALUE** | **$53,460.87** | **$53,460.87** |

## MARKET VALUE OVER TIME

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

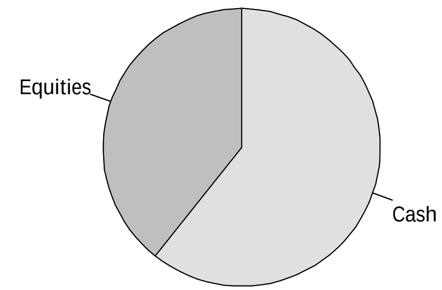



*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $32,455.22 | 60.71 |
| Equities | 21,005.65 | 39.29 |
| **TOTAL VALUE** | **$53,460.87** | **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**
**081-020415-563**

**BRADFORD RAND C/F**
**LINDSAY HARPER RAND UTMA/NY**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $32,435.96 | $32,455.22 |
| Stocks | 20,246.00 | 21,005.65 |
| **Total Assets** | **$52,681.96** | **$53,460.87** |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$52,681.96** | **$53,460.87** |

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$32,435.96** | **—** |
| Purchases | — | (21,127.43) |
| Income and Distributions | 19.26 | 20.81 |
| **Total Investment Related Activity** | **$19.26** | **$(21,106.62)** |
| Electronic Transfers-Credits | — | 53,561.84 |
| **Total Cash Related Activity** | **—** | **$53,561.84** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$32,455.22** | **$32,455.22** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Qualified Dividends | $18.75 | $18.75 |
| Interest | 0.51 | 2.06 |
| **Income And Distributions** | **$19.26** | **$20.81** |
| **Tax-Exempt Income** | **—** | **—** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$19.26** | **$20.81** |

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

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term (Loss) | — | — | $(121.78) |

*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**
**081-020415-563**

**BRADFORD RAND C/F**
**LINDSAY HARPER RAND UTMA/NY**

**Investment Objectives (in order of priority):** Capital Appreciation

**Brokerage Account**

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

# HOLDINGS

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

## CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$32,455.22** | — | $3.25 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **60.71%** | **$32,455.22** | **$3.25** |

## STOCKS

### COMMON STOCKS

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

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **AMAZON COM INC (AMZN)** | 5/15/24 | 55.000 | $188.350 | $186.330 | $10,359.27 | **$10,248.15** | $(111.12) ST | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities* | | | | | | | | | |

# Account Detail

**Active Assets Account**
**081-020415-563**

**BRADFORD RAND C/F**
**LINDSAY HARPER RAND UTMA/NY**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **MICROSOFT CORP (MSFT)** | 5/15/24 | 25.000 | 430.726 | 430.300 | 10,768.16 | **10,757.50** | (10.66) ST | 83.00 | 0.77 |
| *Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|
| **STOCKS** | **39.29%** | **$21,127.43** | **$21,005.65** | **$(121.78) ST** | **$83.00** | **0.40%** |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income<br>Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | **100.00%** | **$21,127.43** | **$53,460.87** | **$(121.78) ST** | **$86.25**<br>— | **0.16%** |

*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 | $32,455.22 | — | — | — | — | — |
| Stocks | — | $21,005.65 | — | — | — | — |
| **TOTAL ALLOCATION OF ASSETS** | **$32,455.22** | **$21,005.65** | **—** | **—** | **—** | **—** |

# ACTIVITY

## CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/12 | | Qualified Dividend | MICROSOFT CORP | | | | $18.75 |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 0.51 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$19.26** |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | $18.75 |

# Account Detail

**Active Assets Account**
**081-020415-563**

**BRADFORD RAND C/F**
**LINDSAY HARPER RAND UTMA/NY**

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.51 |
| **NET ACTIVITY FOR PERIOD** | | | **$19.26** |

## 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.

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

**Changes to Precious Metals Delivery Fee Schedule**

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

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# Account Summary

**Active Assets Account**
**081-020420-563**

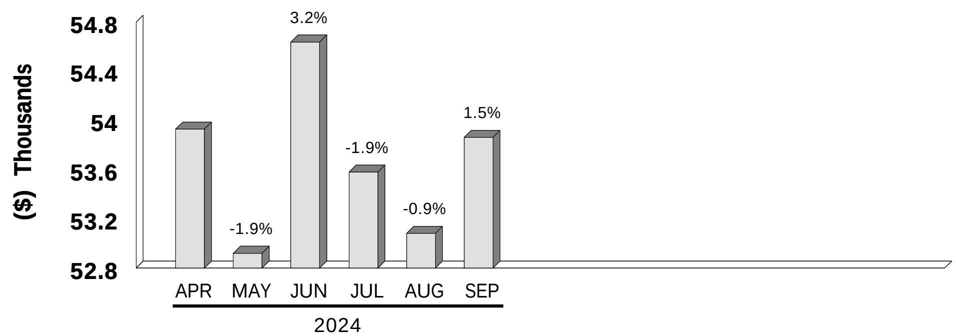
**BRADFORD RAND C/F**
**BROOKE LOGAN RAND UTMA/NY**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$53,085.88** | **—** |
| Credits | — | 53,960.52 |
| Debits | — | — |
| Security Transfers | — | — |
| **Net Credits/Debits/Transfers** | **—** | **$53,960.52** |
| **Change in Value** | **778.92** | **(95.72)** |
| **TOTAL ENDING VALUE** | **$53,864.80** | **$53,864.80** |

## MARKET VALUE OVER TIME

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

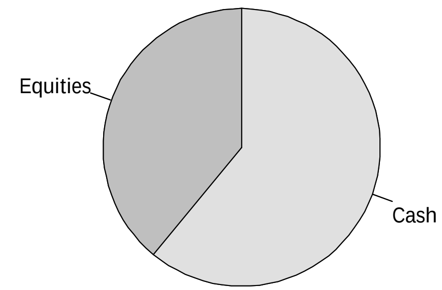



*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $32,859.15 | 61.00 |
| Equities | 21,005.65 | 39.00 |
| **TOTAL VALUE** | **$53,864.80** | **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**
**081-020420-563**

**BRADFORD RAND C/F**
**BROOKE LOGAN RAND UTMA/NY**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $32,839.88 | $32,859.15 |
| Stocks | 20,246.00 | 21,005.65 |
| **Total Assets** | **$53,085.88** | **$53,864.80** |
| **Total Liabilities** (outstanding balance) | — | — |
| **TOTAL VALUE** | **$53,085.88** | **$53,864.80** |

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Qualified Dividends | $18.75 | $18.75 |
| Interest | 0.52 | 2.07 |
| **Income And Distributions** | **$19.27** | **$20.82** |
| **Tax-Exempt Income** | **—** | **—** |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$19.27** | **$20.82** |

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

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$32,839.88** | **—** |
| Purchases | — | (21,122.19) |
| Income and Distributions | 19.27 | 20.82 |
| **Total Investment Related Activity** | **$19.27** | **$(21,101.37)** |
| Electronic Transfers-Credits | — | 53,960.52 |
| **Total Cash Related Activity** | **—** | **$53,960.52** |
| **Total Card/Check Activity** | **—** | **—** |
| **CLOSING CASH, BDP, MMFs** | **$32,859.15** | **$32,859.15** |

## GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| Short-Term (Loss) | — | — | $(116.54) |

*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**
**081-020420-563**

**BRADFORD RAND C/F**
**BROOKE LOGAN RAND UTMA/NY**

**Investment Objectives (in order of priority):** Capital Appreciation

**Brokerage Account**

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

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY PRIVATE BANK NA** | **$32,859.15** | — | $3.29 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **61.00%** | **$32,859.15** | **$3.29** |

### 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 % |
|---|---|---|---|---|---|---|---|---|---|
| **AMAZON COM INC (AMZN)** | 5/15/24 | 55.000 | $188.267 | $186.330 | $10,354.71 | **$10,248.15** | $(106.56) ST | — | — |
| *Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities* | | | | | | | | | |

## Account Detail

**Active Assets Account**
**081-020420-563**

**BRADFORD RAND C/F**
**BROOKE LOGAN RAND UTMA/NY**

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|---|---|---|
| **MICROSOFT CORP (MSFT)** | 5/15/24 | 25.000 | 430.699 | 430.300 | 10,767.48 | **10,757.50** | (9.98) ST | 83.00 | 0.77 |
| *Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities* | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|---|---|---|---|---|---|---|
| **STOCKS** | **39.00%** | **$21,122.19** | **$21,005.65** | **$(116.54) ST** | **$83.00** | **0.40%** |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income<br>Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | **100.00%** | **$21,122.19** | **$53,864.80** | **$(116.54) ST** | **$86.29**<br>— | **0.16%** |

*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 | $32,859.15 | — | — | — | — | — |
| Stocks | — | $21,005.65 | — | — | — | — |
| **TOTAL ALLOCATION OF ASSETS** | **$32,859.15** | **$21,005.65** | **—** | **—** | **—** | **—** |

## ACTIVITY

### CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 9/12 | | Qualified Dividend | MICROSOFT CORP | | | | $18.75 |
| 9/30 | | Interest Income | MORGAN STANLEY PRIVATE BANK NA | (Period 09/01-09/30) | | | 0.52 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$19.27** |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | $18.75 |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.52 |
| **NET ACTIVITY FOR PERIOD** | | | **$19.27** |

# 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.

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- 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
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# Account Summary

**Retirement Account**
**081-019706-390**
**Traditional IRA**

**BRADFORD RAND**

## CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

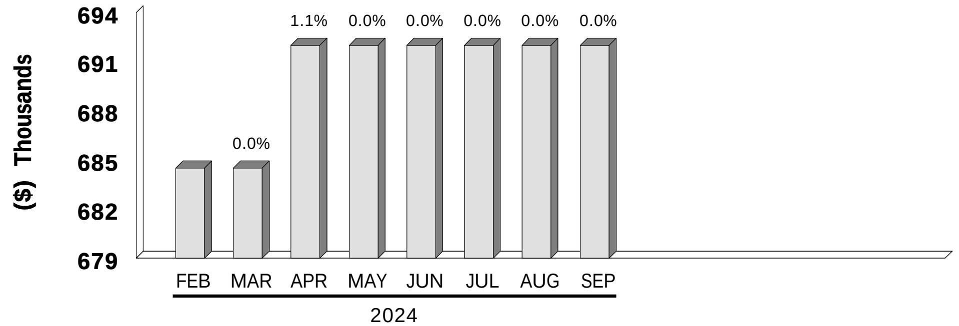
| | This Period (7/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **TOTAL BEGINNING VALUE** | **$692,028.54** | **—** |
| Credits | — | 7,500.00 |
| Debits | — | — |
| Security Transfers | — | 633,970.81 |
| **Net Credits/Debits/Transfers** | **—** | **$641,470.81** |
| **Change in Value** | **0.25** | **50,557.98** |
| **TOTAL ENDING VALUE** | **$692,028.79** | **$692,028.79** |

*Includes Assets Externally Held: $684,528.36*

*Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. 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.*



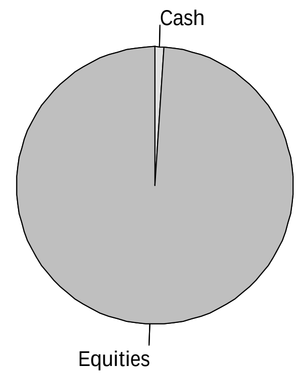

*The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

## ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|---|---|---|
| Cash | $7,500.43 | 1.08 |
| Equities | 684,528.36 | 98.92 |
| **TOTAL VALUE** | **$692,028.79** | **100.00%** |

*Includes Assets Externally Held: $684,528.36*

*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**
**081-019706-390**
**Traditional IRA**

**BRADFORD RAND**

## BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 6/30/24) | This Period (as of 9/30/24) |
|---|---|---|
| Cash, BDP, MMFs | $7,500.18 | $7,500.43 |
| Annuities & Insurance + | 684,528.36 | 684,528.36 |
| **Total Assets** | **$692,028.54** | **$692,028.79** |
| *Total Assets Held At Morgan Stanley* | *$7,500.18* | *$7,500.43* |
| *Total Assets Externally Held* | *$684,528.36* | *$684,528.36* |
| **TOTAL VALUE** | **$692,028.54** | **$692,028.79** |

+ *Value may include assets externally held and may not be covered by SIPC.*

## INCOME AND DISTRIBUTION SUMMARY

| | This Period (7/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Interest | $0.25 | $0.43 |
| **TOTAL INCOME AND DISTRIBUTIONS** | **$0.25** | **$0.43** |

## CASH FLOW

| | This Period (7/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING CASH, BDP, MMFs** | **$7,500.18** | **—** |
| Income and Distributions | 0.25 | 0.43 |
| **Total Investment Related Activity** | **$0.25** | **$0.43** |
| Electronic Transfers-Credits | — | 7,500.00 |
| **Total Cash Related Activity** | **—** | **$7,500.00** |
| **CLOSING CASH, BDP, MMFs** | **$7,500.43** | **$7,500.43** |

## GAIN/(LOSS) SUMMARY

| | Realized This Period (7/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|---|---|---|---|
| **TOTAL GAIN/(LOSS)** | **—** | **—** | **—** |

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

# Account Summary

**Retirement Account**
**081-019706-390**
**Traditional IRA**

**BRADFORD RAND**

## RETIREMENT RECAP

**2023 Fair Market Value (includes accrued interest): $0.00**

| | 2023 | 2024 (year-to-date) | Historical |
|---|---|---|---|
| **Contributions** | | | |
| Individual Deductible | $7,500.00 | — | $7,500.00 |
| **Individual Maximum Contribution Limits - by Social Security Number** (Traditional / Roth) | | | |
| Under Age 50 | 6,500.00 | 7,000.00 | Not Applicable |
| Age 50 and Over | 7,500.00 | 8,000.00 | Not Applicable |

*The Individual Maximum Contribution Limit is the maximum annual contribution that may be made to either a Traditional or Roth IRA, or any combination of Traditional IRAs and/or Roth IRAs on a per person basis. The actual amount you can contribute may be less due to IRS requirements.*

## HISTORICAL CONTRIBUTIONS & DISTRIBUTIONS

| | Contributions | Distributions |
|---|---|---|
| 2019 and Prior | $0.00 | $0.00 |
| 2020 | 0.00 | 0.00 |
| 2021 | 0.00 | 0.00 |
| 2022 | 0.00 | 0.00 |
| 2023 | 7,500.00 | 0.00 |
| 2024 | 0.00 | 0.00 |
| **LIFETIME** | **$7,500.00** | **$0.00** |

*The contribution and distribution information on this page is based on information you provided and not intended for tax purposes. Contributions are recorded for the year in which they are received, unless made on or before the applicable deadline and designated for the prior year at the time the contribution is made. Historical information may not include all transactions and/or may group transactions into general categories.*

*Refer to the Additional Retirement Account Information in the Expanded Disclosures.*

## BENEFICIARIES (Contact us to update beneficiary information.)

# Account Detail

**Retirement Account**
**081-019706-390**
**Traditional IRA**

**BRADFORD RAND**

**Investment Objectives (in order of priority):** Income

**Brokerage Account**

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

## HOLDINGS

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

### CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|---|---|---|---|---|
| **MORGAN STANLEY BANK N.A.** | **$7,500.43** | — | $0.75 | 0.010 |

| | Percentage of Holdings | Market Value | Est Ann Income |
|---|---|---|---|
| **CASH, BDP, AND MMFs** | **1.08%** | **$7,500.43** | **$0.75** |

# Account Detail

**Retirement Account**
**081-019706-390**
**Traditional IRA**

**BRADFORD RAND**

## ANNUITIES & INSURANCE

*Morgan Stanley Smith Barney LLC ("MSSB") is the custodial owner and beneficiary, for the benefit of the MSSB account holder and his or her beneficiaries, for each annuity recorded in this section. Annuity policy information, values and rates are provided to us by the annuity company, are only displayed for informational purposes and we are not responsible for their accuracy. The Gross Accumulated Value is as of the Valuation Date shown; all other values/rates shown may have a different date of valuation. The values/rates provided to us are based on the particular annuity company's interpretations and definitions. Amounts reported by the annuity company may be subject to surrender and other contract charges and may not reflect the actual cash value of the policy or policies. Information on applicable surrender or contract charges may be found in the annuity policy and other relevant documentation. We provide required tax reporting for IRAs and distribution reporting for VIP Basic accounts. Although annuities purchased through a VIP Plus account may have us listed as the custodian on the records of the annuity company, we do NOT provide any required tax reporting to the IRS with respect to these annuities. Note that the purchase of a tax deferred annuity in a tax qualified account provides no additional tax benefit as all assets in a tax qualified account are already tax deferred; however, the other features of a tax deferred annuity may provide benefits that make an annuity an appropriate investment for you. These assets are not covered by SIPC.*

### INDEXED ANNUITIES

*This section displays both Fixed Index Annuities and Registered Index Linked Annuities. Refer to the prospectus and/or disclosure statement provided by the annuity company for more information on the type of annuity you own.*

| Security Description | Policy # | Living Benefit Base | Total Premiums | Net Contributions/ Withdrawals | Gross Accumulated Value | Surrender Value | Death Benefit |
|---|---|---|---|---|---|---|---|
| **BRIGHTHOUSE LIFE INS SHIELD LEVEL SELECT NY 6 YEAR** | 280550261 | — | $553,368.52 | $553,368.52 | **$684,528.36** | $641,403 | $684,528 |
| **Fund Name(s)** | **Rate(s)** | | | **Renewal Date** | **Fund Value** | | |
| 1 YEAR SHIELD 10 S&P | 7.10% Trigger, 10.00% Buffer | | | 2/24/25 | 684,528.36 | | |

*Inception Date: 2/24/2023; Valuation Date: 9/27/2024; Annuitant: BRADFORD RAND; Qualified Custodial IRA; Asset Class: Equities*

| | Percentage of Holdings | Gross Accumulated Value |
|---|---|---|
| **ANNUITIES & INSURANCE** | **98.92%** | **$684,528.36** |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|---|---|---|---|---|---|---|
| TOTAL VALUE | **100.00%** | — | **$692,028.79** | **N/A** | **$0.75** — | — |

*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.*

# Account Detail

**Retirement Account**
**081-019706-390**
**Traditional IRA**

**BRADFORD RAND**

## ALLOCATION OF ASSETS

| | Cash | Equities | Fixed Income & Preferred Securities | Alternatives | Structured Investments | Other |
|---|---|---|---|---|---|---|
| Cash, BDP, MMFs | $7,500.43 | — | — | — | — | — |
| Annuities & Insurance | — | $684,528.36 | — | — | — | — |
| **TOTAL ALLOCATION OF ASSETS** | **$7,500.43** | **$684,528.36** | **—** | **—** | **—** | **—** |

# ACTIVITY

## CASH FLOW ACTIVITY BY DATE

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|---|---|---|---|---|---|---|
| 7/31 | | Interest Income | MORGAN STANLEY BANK N.A. | (Period 07/01-07/31) | | | $0.07 |
| 8/30 | | Interest Income | MORGAN STANLEY BANK N.A. | (Period 08/01-08/31) | | | 0.06 |
| 9/30 | | Interest Income | MORGAN STANLEY BANK N.A. | (Period 09/01-09/30) | | | 0.12 |
| **NET CREDITS/(DEBITS)** | | | | | | | **$0.25** |

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

| Activity Date | Activity Type | Description | Credits/(Debits) |
|---|---|---|---|
| 7/31 | Automatic Investment | BANK DEPOSIT PROGRAM | $0.07 |
| 8/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.06 |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.12 |
| **NET ACTIVITY FOR PERIOD** | | | **$0.25** |

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**Traditional IRA**

**BRADFORD RAND**

**Important Reminder on Designation of IRA 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 ensure your designation is accurate and up to date.

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# Account Summary

**Liquidity Access Line**
**081-017669-563**

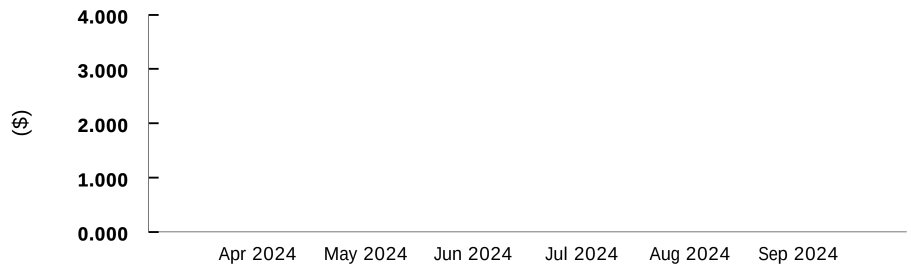
**BRADFORD RAND**

Account is not included in the Consolidated Summary balances

## BANK LOAN ACTIVITY SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| **OPENING LOAN BALANCE** | — | — |
| **CLOSING LOAN BALANCE** | — | — |

## LOAN BALANCE OVER TIME




## BANK LOAN SUMMARY

| | This Period (as of 9/30/24) |
|---|---|
| Variable Rate Line at 7.52782% | — |

## AVAILABLE FUNDS

| | This Period (as of 9/30/24) |
|---|---|
| Available to Borrow ^ | $7,432,825.52 |
| Overpayment to MSPBNA | 1,021.36 |
| **TOTAL AVAILABLE FUNDS** | **$7,433,846.88** |

*^ Available to borrow at month-end is equal to the loan value of the pledged collateral less outstanding loan balances and accrued interest and fees.*

LAL TYPE: NON-PURPOSE

## INTEREST ON VARIABLE RATE LINE

| | This Period (9/1/24-9/30/24) |
|---|---|
| Interest Accrued | — |
| Interest Adjustments | — |
| **TOTAL INTEREST** | — |

*Interest is calculated on the basis of a 360-day year, but charged for the actual number of elapsed days. If interest has accrued, it will display in the Variable Rate Line: Daily Interest Schedule.*

## CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---|---|---|
| Electronic Transfers-Credits | $252.20 | $2,254.81 |
| Electronic Transfers-Debits | — | (1,241.83) |
| Other Credits | — | 1,241.83 |
| Other Debits | (252.20) | (2,254.81) |
| **Total Cash Related Activity** | — | — |
| **Total Check Activity** | — | — |

*The lender of Liquidity Access Line (LAL) is either Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable, each an affiliate of Morgan Stanley Smith Barney LLC (MSSB). For more information, see your Liquidity Access Line Application and Agreements.*

# Account Summary

**Liquidity Access Line**
**081-017669-563**

**BRADFORD RAND**

Account is not included in the Consolidated Summary balances

## RELATED ACCOUNTS

| Account Name | Account Number | Enrolled in Overdraft | Pledged Collateral | Pledged Collateral Value |
|---|---|---|---|---|
| MSL FBO BRADFORD RAND TOD SUBJECT TO STA RULES | 081-017208-563 | No | Yes | $9,051,602.81 |
| MSL FBO BRADFORD RAND TOD SUBJECT TO STA RULES | 081-017128-563 | No | Yes | 341,094.12 |
| **TOTAL PLEDGED COLLATERAL** | | | | **$9,392,696.93** |

*Account details are displayed only for accounts within the account link group statement package. The Total Pledged Collateral field only includes the sum of displayed values.*

# Account Detail

**Liquidity Access Line**
**081-017669-563**

**BRADFORD RAND**

Account is not included in the Consolidated Summary balances

**Loan Account:** Liquidity Access Line

## ACTIVITY

### CASH RELATED ACTIVITY

#### ELECTRONIC TRANSFERS

*Check disbursements from branch offices are displayed as Electronic Transfers.*

| Activity Date | Activity Type | Description | Comments | Credits/(Debits) |
|---|---|---|---|---|
| 9/9 | Cash Transfer - Credit | TRANSFER AS OF 09/07 | CONFIRMATION # 228976050<br>FROM 081-XXX128 | $252.20 |
| **TOTAL ELECTRONIC TRANSFERS** | | | | **$252.20** |
| TOTAL ELECTRONIC TRANSFERS-CREDITS | | | | $252.20 |

#### OTHER CREDITS AND DEBITS

| Activity Date | Activity Type | Description | Comments | Credits/(Debits) |
|---|---|---|---|---|
| 9/9 | Other Debits | PRINCIPAL PAYMENT | | $(252.20) |
| **TOTAL OTHER CREDITS AND DEBITS** | | | | **$(252.20)** |
| TOTAL OTHER DEBITS | | | | $(252.20) |

### BANK LOAN ACTIVITY *(This section reflects the impact of Cash Related Activity on your Liquidity Access Line.)*

#### VARIABLE RATE LINE

**Variable Rate Line**

**Interest Accrued This Period:** —

**Interest Rate as of 9/30/24:** 7.52782%

**Interest Payment Date:** 10/1/24

**Interest Payment Type:** Variable Rate Advance

**Interest Payment Amount:** —

| Transaction Date | Effective Date | Description | Amount | Loan Balance |
|---|---|---|---|---|
| | 9/1 | Opening Balance | | — |
| | 9/30 | Closing Balance | | — |

## MESSAGES

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**Liquidity Access Line**
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**BRADFORD RAND**

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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.

**Best Practices for Protecting Yourself and Your Investments**

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

**Changes to Precious Metals Delivery Fee Schedule**

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

Justworks

# Wage Statement

| Pay Period Start | Pay Period End | Pay Date |
|---|---|---|
| 08/01/2024 | 08/15/2024 | 08/15/2024 |

**Justworks Employment Group LLC 46-2283648**

PEO for CyberRisk Alliance LLC
400 Madison Ave
STE 6C
New York, NY 10017
(347) 480-1809

**Bradford Rand**

**CSS**

32 Hunt Ct
Jericho, NY 11753

| Payment Summary | |
|---|---|
| Gross earnings | $11,250.00 |
| Total taxes and deductions | -$3,931.72 |
| **Net pay** | **$7,318.28** |
| Direct deposit to **JPMORGAN CHASE BANK, NA XXX2665** | $7,318.28 |

**Gross Earnings**

| Description | Rate | Hours | Current | YTD |
|---|---|---|---|---|
| Life Insurance | | | $0.00 | $451.50 |
| Salary ($270,000.00/year) | | | $11,250.00 | $161,250.03 |
| Supplemental pay: Bonus | | | $0.00 | $60,595.00 |
| Supplemental pay: Other | | | $0.00 | $4,200.00 |
| Supplemental pay: Retroactive | | | $0.00 | $833.33 |
| **Gross Earnings Totals** | | | **$11,250.00** | **$227,329.86** |

| Taxes Withheld | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| Federal Income Tax | $2,235.99 | $37,131.70 |
| Social Security | $0.00 | $10,453.20 |
| Medicare | $152.27 | $3,133.41 |
| Additional Medicare | $94.51 | $144.88 |
| New York Income Tax | $700.17 | $14,494.30 |
| **Taxes Withheld Totals** | **$3,182.94** | **$65,357.49** |

| Pre-Tax Deductions | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| 401(k) deferral | $0.00 | $30,500.00 |
| Dental | $11.17 | $167.55 |
| Medical | $732.50 | $10,987.50 |
| Vision | $5.11 | $76.65 |
| **Pre-Tax Deductions Totals** | **$748.78** | **$41,731.70** |

| After-Tax Deductions | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| Life Insurance (paid in kind) | $0.00 | $451.50 |
| New York Paid Family Leave | $0.00 | $333.25 |
| **After-Tax Deductions Totals** | **$0.00** | **$784.75** |

| Paid Time Off (PTO) Policies | | | |
|---|---|---|---|
| **Description** | **Used** | **Accrued** | **Balance** |
| CRA 24 PTO Policy | | | 10.95 days |
| Jury Duty | | | Unlimited |

Justworks

# Wage Statement

| Pay Period Start | Pay Period End | Pay Date |
|---|---|---|
| 09/01/2024 | 09/15/2024 | 09/13/2024 |

**Justworks Employment Group LLC 46-2283648**

PEO for CyberRisk Alliance LLC
400 Madison Ave
STE 6C
New York, NY 10017
(347) 480-1809

**Bradford Rand**

**CSS**

32 Hunt Ct
Jericho, NY 11753

| Payment Summary | |
|---|---|
| Gross earnings | $11,250.00 |
| Total taxes and deductions | -$3,931.72 |
| **Net pay** | **$7,318.28** |
| Direct deposit to **JPMORGAN CHASE BANK, NA XXX2665** | $7,318.28 |

**Gross Earnings**

| Description | Rate | Hours | Current | YTD |
|---|---|---|---|---|
| Life Insurance | | | $0.00 | $516.00 |
| Salary ($270,000.00/year) | | | $11,250.00 | $183,750.03 |
| Supplemental pay: Bonus | | | $0.00 | $60,595.00 |
| Supplemental pay: Other | | | $0.00 | $4,200.00 |
| Supplemental pay: Retroactive | | | $0.00 | $833.33 |
| **Gross Earnings Totals** | | | **$11,250.00** | **$249,894.36** |

| Taxes Withheld | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| Federal Income Tax | $2,235.99 | $41,603.68 |
| Social Security | $0.00 | $10,453.20 |
| Medicare | $152.27 | $3,438.88 |
| Additional Medicare | $94.51 | $334.48 |
| New York Income Tax | $700.17 | $15,894.64 |
| **Taxes Withheld Totals** | **$3,182.94** | **$71,724.88** |

| Pre-Tax Deductions | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| 401(k) deferral | $0.00 | $30,500.00 |
| Dental | $11.17 | $189.89 |
| Medical | $732.50 | $12,452.50 |
| Vision | $5.11 | $86.87 |
| **Pre-Tax Deductions Totals** | **$748.78** | **$43,229.26** |

| After-Tax Deductions | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| Life Insurance (paid in kind) | $0.00 | $516.00 |
| New York Paid Family Leave | $0.00 | $333.25 |
| **After-Tax Deductions Totals** | **$0.00** | **$849.25** |

| Paid Time Off (PTO) Policies | | | |
|---|---|---|---|
| **Description** | **Used** | **Accrued** | **Balance** |
| CRA 24 PTO Policy | | | 12.86 days |
| Jury Duty | | | Unlimited |

Justworks

# Wage Statement

| Pay Period Start | Pay Period End | Pay Date |
|---|---|---|
| 09/16/2024 | 09/30/2024 | 09/30/2024 |

**Justworks Employment Group LLC 46-2283648**

PEO for CyberRisk Alliance LLC
400 Madison Ave
STE 6C
New York, NY 10017
(347) 480-1809

**Bradford Rand**

**Platform Leadership**

32 Hunt Ct
Jericho, NY 11753

| Payment Summary | |
|---|---|
| Gross earnings | $11,314.50 |
| Total taxes and deductions | -$3,997.73 |
| **Net pay** | **$7,316.77** |
| Direct deposit to **JPMORGAN CHASE BANK, NA XXX2665** | $7,316.77 |

**Gross Earnings**

| Description | Rate | Hours | Current | YTD |
|---|---|---|---|---|
| Life Insurance | | | $64.50 | $580.50 |
| Salary ($270,000.00/year) | | | $11,250.00 | $195,000.03 |
| Supplemental pay: Bonus | | | $0.00 | $60,595.00 |
| Supplemental pay: Other | | | $0.00 | $6,300.00 |
| Supplemental pay: Retroactive | | | $0.00 | $833.33 |
| **Gross Earnings Totals** | | | **$11,314.50** | **$263,308.86** |

| Taxes Withheld | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| Federal Income Tax | $2,235.99 | $44,301.67 |
| Social Security | $0.00 | $10,453.20 |
| Medicare | $153.20 | $3,622.53 |
| Additional Medicare | $95.09 | $448.47 |
| New York Income Tax | $700.17 | $16,840.51 |
| **Taxes Withheld Totals** | **$3,184.45** | **$75,666.38** |

| Pre-Tax Deductions | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| 401(k) deferral | $0.00 | $30,500.00 |
| Dental | $11.17 | $201.06 |
| Medical | $732.50 | $13,185.00 |
| Vision | $5.11 | $91.98 |
| **Pre-Tax Deductions Totals** | **$748.78** | **$43,978.04** |

| After-Tax Deductions | | |
|---|---|---|
| **Description** | **Current** | **YTD** |
| Life Insurance (paid in kind) | $64.50 | $580.50 |
| New York Paid Family Leave | $0.00 | $333.25 |
| **After-Tax Deductions Totals** | **$64.50** | **$913.75** |

| Paid Time Off (PTO) Policies | | | |
|---|---|---|---|
| **Description** | **Used** | **Accrued** | **Balance** |
| CRA 24 PTO Policy | | | 13.9 days |
| Jury Duty | | | Unlimited |


NEW YORK STATE
USA
DRIVER LICENSE
Executive Deputy Commissioner of Motor Vehicles
ENHANCED
ID 323 673 227
Class D
RAND
BRADFORD
34 HUNT CT
JERICHO, NY 11753
Sex M Height 5'-11" Eyes HAZ
DOB 04/18/1967
Expires 04/18/2026
E NONE
R NONE
Issued 04/09/2018
APR 67
BRADFORD
EXCELSIOR

01207 000848732 49

dmv.ny.gov

I hereby make an anatomical gift

SIGNATURE

ENTER ADDRESS CHANGE

(You must notify DMV within 10 days)

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RAND<<BRADFORD<<<<<<<<<<<<<<<<