



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 4/1/18 to 4/30/18

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,536.92	236,536.92	236,536.92		70.96 5.70	0.03% ¹

J.P.Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 4/1/18 to 4/30/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,531.03	--
INFLOWS		
Income	5.89	22.99
Total Inflows	\$5.89	\$22.99
Ending Cash Balance	\$236,536.92	--

* Year to date information is calculated on a calendar year basis.
 Your account's standing instructions use a HIGH COST method for relieving assets
 from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type	Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/2	Interest Income		DEPOSIT SWEEP INTEREST FOR 03/01/18 - 03/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,531.03 AS OF 04/01/18			5.89

JP Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Self-Directed Investing Account

J.P. Morgan Team	
Self-Directed Investing Team	866-297-0293
Client Service Team	8442755434
Online access	www.jpmorganonline.com

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Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPM's. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

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J.P.Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,536.92	236,542.62	5.70	70.96	100%
Market Value	\$236,536.92	\$236,542.62	\$5.70	\$70.96	100%
Accruals	5.70	5.89	0.19		
Market Value with Accruals	\$236,542.62	\$236,548.51	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,536.92	236,513.93
Income & Distributions	5.70	28.69
Ending Market Value	\$236,542.62	\$236,542.62
Accruals	5.89	5.89
Market Value with Accruals	\$236,548.51	\$236,548.51

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2017	Tax Year 2018 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(38,760.76)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,772.78
Remaining RMD		38,772.78

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	5.70	28.69
Taxable Income	\$5.70	\$28.69



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,542.62	236,542.62	236,542.62		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 5/1/18 to 5/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,536.92	--
INFLOWS		
Income	5.70	28.69
Total Inflows	\$5.70	\$28.69
Ending Cash Balance	\$236,542.62	--

* Year to date information is calculated on a calendar year basis.
 Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type	Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/1	Interest Income		DEPOSIT SWEEP INTEREST FOR 04/01/18 - 04/30/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,536.92 AS OF 05/01/18			5.70

J.P.Morgan

JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18



Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	
Self-Directed Investing Team	866-297-0293	Account Summary	2
Client Service Team	844/275-5434	Portfolio Activity	5
Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPM's Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

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J.P.Morgan





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,542.62	236,548.51	5.89	70.96	100%
Market Value	\$236,542.62	\$236,548.51	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,548.51	\$236,554.21	\$5.70		

Portfolio Activity

	Current Period Value	Year-to-Date Value
Beginning Market Value	236,542.62	236,513.93
Income & Distributions	5.89	34.58
Ending Market Value	\$236,548.51	\$236,548.51
Accruals	5.70	5.70
Market Value with Accruals	\$236,554.21	\$236,554.21

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions. For additional details please see "Retirement Contribution and Distribution Summary".

J.P. Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 6/1/18 to 6/30/18

Account Summary CONTINUED
Retirement Contribution and Distribution Summary

Description	Tax Year 2017	Tax Year 2018 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(38,760.76)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,772.78
Remaining RMD		38,772.78

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	5.89	34.58
Taxable Income	\$5.89	\$34.58

J.P. Morgan





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,548.51	236,548.51	236,548.51		70.96	0.03 % ¹
						5.70	



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Self-Directed Investing Account

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J.P.Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55628004
 For the Period 7/1/18 to 7/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,548.51	236,554.21	5.70	70.96	100%
Market Value	\$236,548.51	\$236,554.21	\$5.70	\$70.96	100%
Accruals	5.70	5.89	0.19		
Market Value with Accruals	\$236,554.21	\$236,560.10	\$5.89		

Portfolio Activity

	Current Period Value	Year-to-Date Value
Beginning Market Value	236,548.51	236,513.93
Income & Distributions	5.70	40.28
Ending Market Value	\$236,554.21	\$236,554.21
Accruals	5.89	5.89
Market Value with Accruals	\$236,560.10	\$236,560.10

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions. For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2017	Tax Year 2018 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(38,760.76)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,772.78
Remaining RMD		38,772.78

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	5.70	40.28
Taxable Income	\$5.70	\$40.28



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

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Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,554.21	236,554.21	236,554.21		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 7/1/18 to 7/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,548.51	--
INFLOWS		
Income	5.70	40.28
Total Inflows	\$5.70	\$40.28
Ending Cash Balance	\$236,554.21	--

* Year to date information is calculated on a calendar year basis.
 Your account's standing instructions use a HIGH COST method for relieving assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type	Selection Method	Description	Quantity	Per Unit	Amount
				Cost	Amount	
7/2	Interest Income		DEPOSIT SWEEP INTEREST FOR 06/01/18 - 06/30/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,548.51 AS OF 07/01/18		5.70	5.70



JP Morgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Self-Directed Investing Account

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JP Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income Allocation	Current Allocation
Cash & Fixed Income	236,554.21	236,560.10	5.89	70.96	100%
Market Value	\$236,554.21	\$236,560.10	\$5.89	\$70.96	100%
Accruals	5.89	5.89	0.00		
Market Value with Accruals	\$236,560.10	\$236,565.99	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,554.21	236,513.93
Income & Distributions	5.89	46.17
Ending Market Value	\$236,560.10	\$236,560.10
Accruals	5.89	5.89
Market Value with Accruals	\$236,565.99	\$236,565.99

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions. For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2017	Tax Year 2018 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(38,760.76)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,772.78
Remaining RMD		38,772.78

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	5.89	46.17
Taxable Income	\$5.89	\$46.17



EST OF SIMON BERNSTEIN INHERITED IRA ACCT: M55828004
For the Period 8/1/18 to 8/31/18

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Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,560.10	236,560.10	236,560.10		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,554.21	--
INFLOWS		
Income	5.89	46.17
Total Inflows	\$5.89	\$46.17
Ending Cash Balance \$236,560.10 --		

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from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/18 - 07/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,554.21 AS OF 08/01/18			5.89

J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Self-Directed Investing Account

J.P. Morgan Team	Table of Contents	Page
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Client Service Team	Portfolio Activity	5
Online access		

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of June 30, 2018, J.P. Morgan Securities LLC's net capital of \$16.7 billion exceeded the minimum regulatory net capital requirement of \$2.9 billion by \$13.8 billion.

Complete copies of each unaudited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.866.576.1300 for hard copies.

If you wish to transfer securities this year, please notify your Client Service representative before December 1, 2018, in order to allow time for processing before the year-end tax filing deadline. We will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to transfer.

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J.P. Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT: M55828004
For the Period 9/1/18 to 9/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,560.10	236,565.99	5.89	70.96	100%
Market Value	\$236,560.10	\$236,565.99	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,565.99	\$236,571.69	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,560.10	236,513.93
Income & Distributions	5.89	52.06
Ending Market Value	\$236,565.99	\$236,565.99
Accruals	5.70	5.70
Market Value with Accruals	\$236,571.69	\$236,571.69

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For additional details please see "Retirement Contribution and Distribution Summary".



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2017	Tax Year 2018 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(38,760.76)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD	38,772.78	38,772.78
Remaining RMD		38,772.78

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	5.89	52.06
Taxable Income	\$5.89	\$52.06



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

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Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost	Original Cost	Unrealized Gain/Loss	Est. Annual Income	Yield
Cash								
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,565.99	236,565.99	236,565.99	236,565.99		70.96 5.70	0.03 % ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,560.10	--
INFLOWS		
Income	5.89	52.06
Total Inflows	\$5.89	\$52.06
Ending Cash Balance \$236,565.99 --		

* Year to date information is calculated on a calendar year basis.
Your account's standing instructions use a HIGH COST method for relieving assets
from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/18 - 08/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,560.10 AS OF 09/01/18			5.89

CLIENT STATEMENT | For the Period December 1-31, 2017

Morgan Stanley

STATEMENT FOR:
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

Morgan Stanley Smith Barney LLC, Member SIPC.

TOTAL VALUE OF YOUR ACCOUNT (as of 12/31/17)
Includes Accrued Interest

\$600,115.22

Your Financial Advisor
Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch
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PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BEACH FL 33401

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



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Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3325.

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 the Branch Manager of the office where you maintain your account. 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 our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at www.morganstanley.com.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than

the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions information in this statement reflects contributions for a particular account, without reference to any other account. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if other special rules apply (e.g., to conversions/recharacterizations of Traditional to Roth/Roth to Traditional IRAs). Tax reporting is provided for IRA, VIP Basic and 403(b) accounts but not for VIP Plus and RPM accounts. The account value used for your Required Minimum Distribution calculation, if any, is based on the prior December 31st Account Value, including accrued interest. Additionally, for IRAs (1) the "Max. Individual Contributions Allowed (by SSN)" reflects the annual contributions that you can make to Traditional and Roth IRAs under the Internal Revenue Code (this limit applies on a per person basis, not per account; other rules apply to IRAs which are part of employer-sponsored plans); (2) you cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or any later year; and (3) the categorization of any contribution's deductibility is based upon information provided by you. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

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

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax law, we are required to report gross proceeds of sales (including entering into short sales) on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

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

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

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

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