



STATEMENT FOR:
[REDACTED] BUCKLEY

Beginning Total Value (as of 3/1/24)	\$33,735.79
Ending Total Value (as of 3/31/24)	\$33,410.90
<i>Includes Accrued Interest</i>	

Access Your Account Online At
www.etrade.com or call 800-387-2331

*Morgan Stanley Smith Barney LLC. Member SIPC.
E*TRADE is a business of Morgan Stanley.*

#BWNJGWM

[REDACTED] BUCKLEY
[REDACTED]
[REDACTED]

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

Standard Disclosures

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

Questions?

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

Errors and Inquiries

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

Senior Investor Helpline

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

Availability of Free Credit Balances and Financial Statements

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

Listed Options

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

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

If you have margin privileges, you may borrow money from us in

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

Margin Interest Charges

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

Information Regarding Special Memorandum Account

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

Important Information About Auction Rate Securities

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

Structured Investments Risks and Considerations

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

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle,

printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

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

Transaction Dates and Conditions

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

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

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

Revised 11/2022

Account Summary

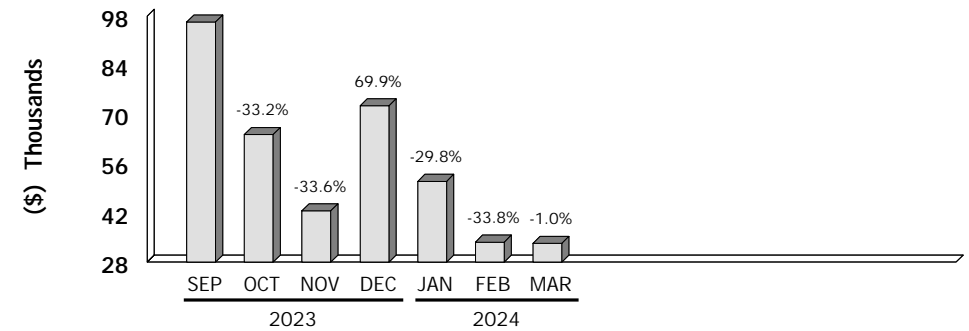
Self-Directed Brokerage Account [REDACTED] BUCKLEY

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	\$33,735.79	\$72,623.04
Credits	—	—
Debits	(3.00)	(33,031.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(3.00)	\$(33,031.00)
Change in Value	(321.89)	(6,181.14)
TOTAL ENDING VALUE	\$33,410.90	\$33,410.90

MARKET VALUE OVER TIME

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

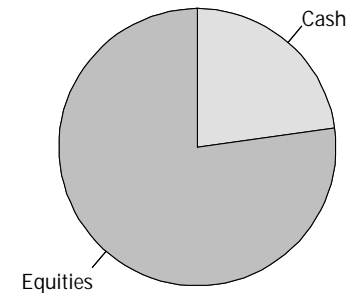


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$7,596.30	22.74
Equities	25,814.60	77.26
TOTAL VALUE	\$33,410.90	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

Self-Directed Brokerage Account [REDACTED] BUCKLEY

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	\$18,879.19	\$7,596.30
Stocks	11,926.60	22,834.60
ETFs & CEFs	2,930.00	2,980.00
Total Assets	\$33,735.79	\$33,410.90
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$33,735.79	\$33,410.90

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Interest	\$0.02	\$0.30
Income And Distributions	\$0.02	\$0.30
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$0.02	\$0.30

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

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	\$18,879.19	\$67,482.57
Purchases	(30,454.51)	(304,580.53)
Sales and Redemptions	19,174.60	277,234.49
2023 Net Unsettled Purch/Sales	N/A	490.47
Income and Distributions	0.02	0.30
Total Investment Related Activity	\$(11,279.89)	\$(26,855.27)
Electronic Transfers-Debits	—	(33,000.00)
Other Debits	(3.00)	(31.00)
Total Cash Related Activity	\$(3.00)	\$(33,031.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$7,596.30	\$7,596.30

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
Short-Term Gain	\$12,837.91	\$140,407.50	\$6,924.53
Short-Term (Loss)	(13,488.93)	(152,958.08)	(5,054.57)
Total Short-Term	\$(651.02)	\$(12,550.58)	\$1,869.96
Long-Term (Loss)	—	—	(8,625.51)
TOTAL GAIN/(LOSS)	\$(651.02)	\$(12,550.58)	\$(6,755.55)

The Gain/(Loss) Summary, which may be subsequently adjusted, is provided for informational purposes and should not be used for tax preparation. For additional detail, please visit www.etrade.com.

Account Detail

Self-Directed Brokerage Account

BUCKLEY

Investment Objectives (in order of priority): Speculation

Brokerage Account

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

HOLDINGS

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

For additional information related to Unrealized and Realized Gain/(Loss) and tax lot details, including cost basis, please visit www.etrade.com. The information presented on the statement should not be used for tax purposes.

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. For more information regarding the Bank Deposit Program, go to www.etrade.com/bdpdisclosure. Interest from required Pattern Day Trader minimum equity amounts retained in Cash Balance Program.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH	\$7,596.30			
	Market Value	Percentage of Holdings	Est Ann Income	
CASH, BDP, AND MMFs	\$7,596.30	22.74%	—	

STOCKS

COMMON STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
CYBIN INC (CYBN)	1,000.000	\$0.414	\$496.90	\$413.50	\$(83.40)	—	—
<i>Asset Class: Equities</i>							
MARATHON DIGITAL HOLDINGS INC (MARA)	400.000	22.580	12,937.57	9,032.00	(3,905.57)	—	—
<i>Asset Class: Equities</i>							

Account Detail Self-Directed Brokerage Account ██████████ BUCKLEY

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS			\$13,434.47	\$9,445.50	\$(3,988.97)	—	—

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

Security Description	Number of Contracts	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL AMAZON COM INC AT 150.000 EXPIRES 06/18/2026 (AMZN 260618C00150000) <i>Asset Class: Equities</i>	2.000	\$60.377	\$7,498.32	\$12,075.40	\$4,577.08
CALL AMAZON COM INC AT 182.500 EXPIRES 03/28/2024 <i>Short Position; Asset Class: Equities</i>	(2.000)	0.010	(137.66)	(2.00)	135.66
CALL MARATHON DIGITAL HOLDING AT 24.000 EXPIRES 03/28/2024 <i>Short Position; Asset Class: Equities</i>	(4.000)	0.010	(159.33)	(4.00)	155.33
CALL MIND MEDICINE MINDMED IN AT 22.000 EXPIRES 01/16/2026 (MNMD 260116C00022000) <i>Asset Class: Equities</i>	10.000	2.860	2,541.61	2,860.00	318.39
PUT AMAZON COM INC AT 120.000 EXPIRES 06/18/2026 (AMZN 260618P00120000) <i>Asset Class: Equities</i>	2.000	7.424	2,550.32	1,484.72	(1,065.60)
PUT AMAZON COM INC AT 150.000 EXPIRES 06/18/2026 (AMZN 260618P00150000) <i>Short Position; Asset Class: Equities</i>	(2.000)	15.125	(4,619.63)	(3,025.02)	1,594.61

OPTIONS			\$7,673.63	\$13,389.10	\$5,715.47		
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
STOCKS	68.34%	\$21,108.10	\$22,834.60	\$1,726.50	—	—	
Total Stocks (Long)			\$25,865.62				
Total Stocks (Short)			\$(3,031.02)				

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

Account Detail

Self-Directed Brokerage Account

BUCKLEY

EXCHANGE-TRADED & CLOSED-END FUNDS

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

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVISORSHARES PSYCHEDELICS (PSIL)	2,000.000	\$1.490	\$11,462.05	\$2,980.00	\$(8,482.05)	\$6.72	0.23
<i>Next Dividend Payable 06/2024; Asset Class: Equities</i>							
	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	8.92%		\$11,462.05	\$2,980.00	\$(8,482.05)	\$6.72	0.23%
	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%		\$32,570.15	\$33,410.90	\$(6,755.55)	\$6.72	0.02%

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

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$7,596.30	—	—	—	—	—
Stocks	—	\$22,834.60	—	—	—	—
ETFs & CEFs	—	2,980.00	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$7,596.30	\$25,814.60	—	—	—	—

Account Detail Self-Directed Brokerage Account ██████████ BUCKLEY

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Quantity	Price	Credits/(Debits)
3/1	3/4	Sold	CALL AMZN 03/01/24 177.500	2.000	\$0.4100	\$81.66
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/1	3/4	Bought	CALL AMZN 03/01/24 175.000	2.000	2.2800	(456.32)
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/1	3/4	Bought	CALL AMZN 03/01/24 177.500	2.000	1.2100	(242.32)
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/4	3/5	Sold	CALL MARA 03/08/24 31.000	4.000	1.4100	563.33
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/4	3/5	Bought	MARATHON DIGITAL HOLDINGS INC	400.000	30.0000	(12,000.00)
			ACTED AS AGENT a/o 03/01/24			
3/4	3/5	Bought	CALL MARA 03/08/24 31.000	4.000	0.5700	(228.65)
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/6	3/7	Sold	CALL AMZN 03/08/24 175.000	2.000	1.2000	239.66
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/6	3/7	Sold	CALL MARA 03/08/24 25.000	4.000	0.5000	199.33
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/7	3/8	Sold	CALL MNMD 09/20/24 6.000	50.000	3.3800	16,891.65
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/7	3/8	Bought	CALL MNMD 03/15/24 6.000	50.000	2.7300	(13,658.07)
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/8	3/11	Sold	CALL AMZN 03/15/24 182.500	2.000	0.9200	183.66
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/8	3/11	Bought	CALL MNMD 01/16/26 22.000	10.000	2.5400	(2,541.61)
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/8	3/11	Bought	CALL AMZN 03/08/24 175.000	2.000	2.7500	(550.32)
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/11		Interest Income	CASH BALANCE PROGRAM			0.01
			(Period 03/06-03/10)			
3/11	3/12	Sold	CALL MARA 03/15/24 28.000	4.000	0.6800	271.33
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/13	3/15	Bought	CYBIN INC	1,000.000	0.4969	(496.90)
			ACTED AS AGENT UNSOLICITED TRADE			
3/18	3/19	Sold	CALL AMZN 03/22/24 177.500	2.000	1.1600	231.66
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/18	3/19	Sold	CALL MARA 03/22/24 22.000	4.000	0.5400	215.33
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/22	3/25	Bought	CALL AMZN 03/22/24 177.500	2.000	1.4000	(280.32)
			ACTED AS AGENT UNSOLICITED TRADE; CLOSING			
3/25	3/26	Sold	CALL MARA 03/28/24 24.000	4.000	0.4000	159.33
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			
3/25	3/26	Sold	CALL AMZN 03/28/24 182.500	2.000	0.6900	137.66
			ACTED AS AGENT UNSOLICITED TRADE; OPENING			

Account Detail

Self-Directed Brokerage Account

BUCKLEY

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/27		Service Fee	February 2024 Mkt Data Fee				(3.00)
3/28		Interest Income	CASH BALANCE PROGRAM	(Period 03/12-03/31)			0.01
NET CREDITS/(DEBITS)							\$(11,282.89)

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

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
3/4	Option Assigned	PUT MARA 03/01/24 30.000	PUTS ASSIGNED OPSGK0000240611231012642	4.000
3/11	Option Expired	CALL MARA 03/08/24 25.000	EXPIRED OPTIONS	4.000
3/18	Option Expired	CALL MARA 03/15/24 28.000	EXPIRED OPTIONS	4.000
3/18	Option Expired	CALL AMZN 03/15/24 182.500	EXPIRED OPTIONS	2.000
3/25	Option Expired	CALL MARA 03/22/24 22.000	EXPIRED OPTIONS	4.000

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of \$4,627 which exceeded the Securities and Exchange Commission's minimum requirement by \$4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: <https://www.morganstanley.com/about-us-ir/subsidiaries>, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline

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

FINRA BrokerCheck

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

Tips on Protecting Yourself from Fraudulent Account Activity

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

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

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

Account Detail

Self-Directed Brokerage Account

BUCKLEY

Notice of T+1 Settlement Cycle Transition

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

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

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

Handling Fee for Paper Statements

As a reminder, E*TRADE from Morgan Stanley charges a \$2.00 handling fee for each paper statement mailed to certain accounts (see www.etrade.com/pricing for more information). The fee is billed quarterly to cover any statements mailed during the previous three months.

While you may not have been charged this fee after the transfer of your account(s) to Morgan Stanley in 2023, we wanted to make you aware that the fee resumed effective January 2024.

Please note: There is no handling fee for statements that are emailed to you. To enroll in email delivery, go to www.etrade.com/paperless.

Important Changes to the Bank Deposit Program

Currently, in the Bank Deposit Program (BDP), available cash balances held in accounts at Morgan Stanley Smith Barney LLC (MSSB) are automatically deposited into interest-bearing deposit accounts at Morgan Stanley Bank, N.A., and Morgan Stanley Private Bank, National Association, each a national bank, FDIC member, and affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at certain non-affiliated banks (Program Banks), each an FDIC member.

Effective June 2024, your account will become eligible to have deposits sent to Program Bank(s), if selected based on eligibility and subject to certain limitations. If your deposits are selected for Program Bank(s), you may benefit by receiving FDIC insurance on deposit amounts that would otherwise have been uninsured. Please note, however, that certain account types are ineligible for sweeping to Program Banks.

For more information, see the section of the BDP Disclosure Statement titled "Eligibility and Computation for Deposits to Be Sent to Program Banks" at www.etrade.com/bdpcdisclosure.

The list of Program Banks may change periodically and can be found at www.etrade.com/programbanks. If you wish to exclude any Program Banks from receiving your deposits in BDP, please call us at 1-800-387-2331.

Important Information Regarding Your February Account Statement

Your February Statement listed an incorrect Next Dividend Payable date for securities that pay either a quarterly or semi-annual dividend.

Please note, this was a display error only and there was no impact to the actual dividend payment(s) to your account.

The issue has been resolved and the Next Dividend Payable date on your March statement is accurate. We apologize for any inconvenience.