

STATEMENT PACKAGE FOR:
KIMBERLY FUNARO &
GARY J FUNARO JT TEN

Beginning Total Value (as of 1/1/24)	\$219,818.67
Ending Total Value (as of 1/31/24)	\$220,438.40

Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team

OLLIFF/KANDEL-POGUE/COOK+
850-433-3156

Your Branch

850 S PALAFOX ST., STE 200
PENSACOLA, FL 32502
Telephone: 850-433-3156; Alt. Phone: 800-874-9968; Fax: 251-472-2898

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

KIMBERLY FUNARO &
GARY J FUNARO JT TEN
18769 BIRCHWOOD GROVE DRIVE
LUTZ FL 33558-8332

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

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

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

Standard Disclosures

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

Questions?

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

Errors and Inquiries

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

Senior Investor Helpline

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

Availability of Free Credit Balances and Financial Statements

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

Listed Options

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

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

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

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

Margin Interest Charges

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

Information Regarding Special Memorandum Account

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

Important Information About Auction Rate Securities

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

Structured Investments Risks and Considerations

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

Security Measures

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

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

SIPC Protection

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

Transaction Dates and Conditions

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

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

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

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

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

Account Number	Beginning Value (1/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (1/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS	\$219,818	\$(84)	—	\$704	\$220,438	—	—	\$(2,143)	
Personal Accounts									
KIMBERLY FUNARO & GARY J FUNARO JT TEN	514-036179-144	93,622	(1,682)	—	142	92,082	—	74	7
								(2,313)	eDel
Total Personal Accounts	\$93,622	\$(1,682)	—	\$142	\$92,082	—	—	\$74	
								\$(2,313)	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)									
KIMBERLY FUNARO Traditional IRA	514-036189-144 <i>Invest Advisory</i>	68,717	485	—	274	69,476	—	(2,248)	13
									eDel
GARY J FUNARO Traditional IRA	514-036193-144 <i>Invest Advisory</i>	35,668	512	—	145	36,325	—	1,920	27
Total Retirement Accounts	\$104,385	\$997	—	\$419	\$105,802	—	—	\$(327)	
Education Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)									
VCSP/COLLEGEAMERICA GARY J FUNARO - FBO ETHAN J FUNARO	514-065548-144	10,905	300	—	71	11,276	—	211	***
VCSP/COLLEGEAMERICA GARY J FUNARO - FBO PARKER J FUNARO	514-065559-144	10,905	300	—	71	11,276	—	211	***
Total Education Accounts	\$21,811	\$600	—	\$142	\$22,553	—	—	\$423	

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. ***This account only receives a statement at the end of each quarter. eDel: This account is enrolled in eDelivery.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	\$219,818.67	\$219,818.67
Credits	1,682.00	1,682.00
Debits	(1,766.87)	(1,766.87)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(84.87)	\$(84.87)
Change in Value	704.60	704.60
TOTAL ENDING VALUE	\$220,438.40	\$220,438.40

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

ASSET ALLOCATION (includes accrued interest)

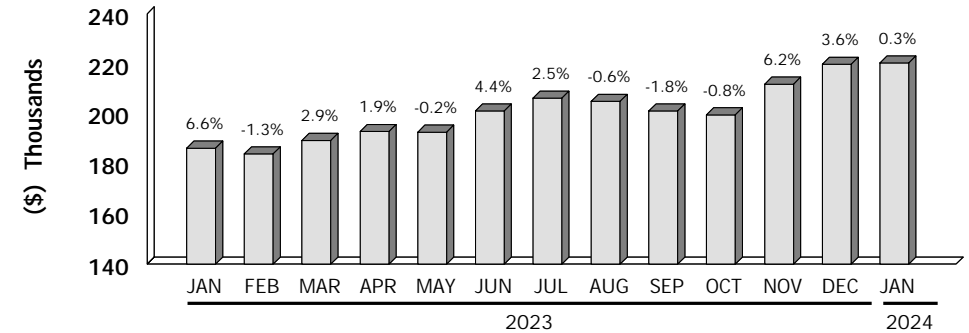
	Market Value	Percentage
Cash	\$8,034.19	3.64
Equities	112,582.55	51.07
Fixed Income & Preferreds	55,572.49	25.21
Alternatives	44,249.17	20.07
TOTAL VALUE	\$220,438.40	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.

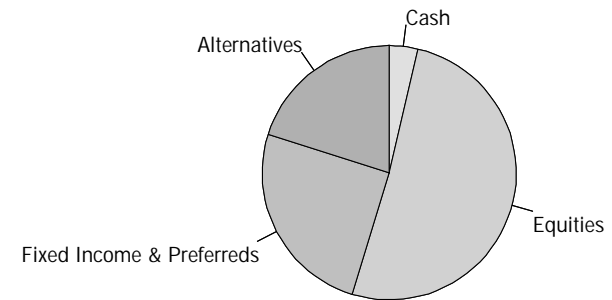
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

MARKET VALUE OVER TIME

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



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



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

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	\$10,017.98	\$8,034.19
Mutual Funds	187,989.57	189,850.35
529 Plan Investments - STP Plan	21,811.12	22,553.86
Total Assets	\$219,818.67	\$220,438.40
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$219,818.67	\$220,438.40

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

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	\$10,017.98	\$10,017.98
Purchases	(2,547.78)	(2,547.78)
Income and Distributions	648.86	648.86
Total Investment Related Activity	\$(1,898.92)	\$(1,898.92)
Electronic Transfers-Credits	1,682.00	1,682.00
Electronic Transfers-Debits	(1,682.00)	(1,682.00)
Other Debits	(84.87)	(84.87)
Total Cash Related Activity	\$(84.87)	\$(84.87)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$8,034.19	\$8,034.19
<i>Including:</i>		
Personal Accounts	\$7,490.07	
Retirement Accounts	\$544.12	

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Account Summary

Active Assets Account
514-036179-144

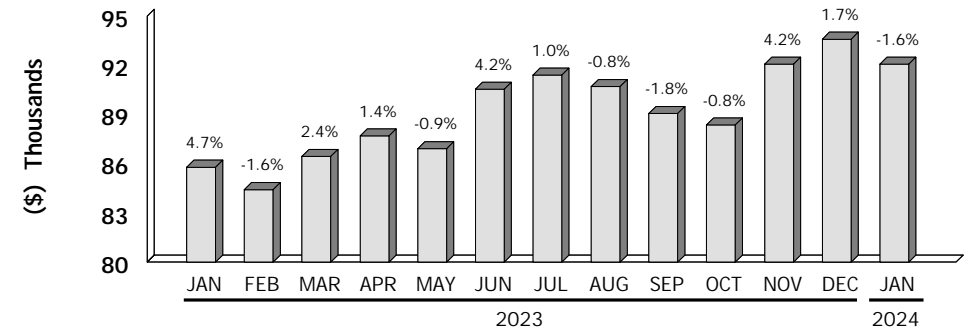
KIMBERLY FUNARO &
GARY J FUNARO JT TEN

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	\$93,622.02	\$93,622.02
Credits	—	—
Debits	(1,682.00)	(1,682.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(1,682.00)	\$(1,682.00)
Change in Value	142.23	142.23
TOTAL ENDING VALUE	\$92,082.25	\$92,082.25

MARKET VALUE OVER TIME

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

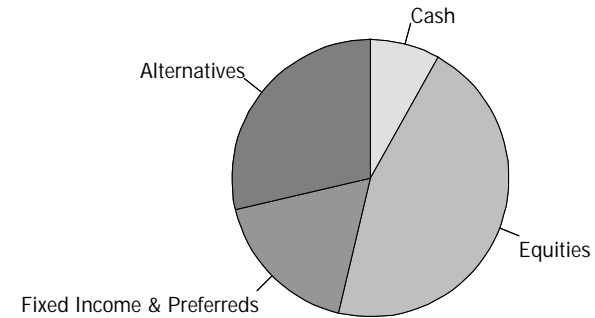


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$7,490.07	8.13
Equities	41,976.46	45.59
Fixed Income & Preferreds	16,197.95	17.59
Alternatives	26,417.77	28.69
TOTAL VALUE	\$92,082.25	100.00%

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



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

Account Summary

Active Assets Account
514-036179-144

KIMBERLY FUNARO &
GARY J FUNARO JT TEN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	\$9,472.00	\$7,490.07
Mutual Funds	84,150.02	84,592.18
Total Assets	\$93,622.02	\$92,082.25
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$93,622.02	\$92,082.25

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Interest	\$0.07	\$0.07
Income And Distributions	\$0.07	\$0.07
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$0.07	\$0.07

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

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	\$9,472.00	\$9,472.00
Purchases	(300.00)	(300.00)
Income and Distributions	0.07	0.07
Total Investment Related Activity	\$(299.93)	\$(299.93)
Electronic Transfers-Debits	(1,682.00)	(1,682.00)
Total Cash Related Activity	\$(1,682.00)	\$(1,682.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$7,490.07	\$7,490.07

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
Short-Term Gain	—	—	\$75.58
Short-Term (Loss)	—	—	(1.21)
Total Short-Term	—	—	\$74.37
Long-Term Gain	—	—	1,022.74
Long-Term (Loss)	—	—	(3,335.93)
Total Long-Term	—	—	\$(2,313.19)
TOTAL GAIN/(LOSS)	—	—	\$(2,238.82)

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
514-036179-144

KIMBERLY FUNARO &
GARY J FUNARO JT TEN

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

Brokerage Account

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

HOLDINGS

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

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	\$7,490.07	—	\$0.75	0.010
<hr/>				
	Market Value	Percentage of Holdings	Est Ann Income	
CASH, BDP, AND MMFs	\$7,490.07	8.13%	\$0.75	

Account Detail

Active Assets Account
514-036179-144

KIMBERLY FUNARO &
GARY J FUNARO JT TEN

MUTUAL FUNDS

OPEN-END MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places. "Share Price" and "Market Value" reflect information available at the time of statement production and may differ from actual month-end values due to a delay in receiving the information from an outside source. Estimated Annual Income is based upon historical distributions over the preceding 12-month period, rather than on the most recent dividend. Current Yield is an estimate for informational purposes only. It 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 Fund yields. Investors should refer to the Fund website for the most recent yield information.

"Total Purchases vs. Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to: investments made prior to addition of this information on statements; securities transfers; timing of recent distributions; and certain adjustments made in your account.

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
CALAMOS MARKET NEUTRAL INC C (CVSCX)	3/17/21	1,729.654	\$14.454	\$14.500	\$25,000.00	\$25,079.98	\$79.98 LT		
	Purchases	1,729.654			25,000.00	25,079.98	79.98 LT		
Long Term Reinvestments		7.922			111.34	114.87	3.53 LT		
Short Term Reinvestments		84.339			1,220.50	1,222.92	2.42 ST		
Total		1,821.915			26,331.84	26,417.77	83.51 LT 2.42 ST	347.99	1.32
Total Purchases vs Market Value					25,000.00	26,417.77			
Net Value Increase/(Decrease)						1,417.77			

Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Alt

COLUMBIA THERMOSTAT C (CTFDX)	3/17/21	796.256	18.838	15.720	15,000.00	12,517.15	(2,482.85) LT		
	6/13/22	340.887	14.668	15.720	5,000.00	5,358.74	358.74 LT		
	Purchases	1,137.143			20,000.00	17,875.89	(2,124.11) LT		
Long Term Reinvestments		128.907			2,179.05	2,026.42	(152.63) LT		
Short Term Reinvestments		21.955			343.29	345.13	1.84 ST		
Total		1,288.005			22,522.34	20,247.44	(2,276.74) LT 1.84 ST	349.05	1.72
Total Purchases vs Market Value					20,000.00	20,247.44			
Net Value Increase/(Decrease)						247.44			

Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities, FI & Pref

FIRST EAGLE GLOBAL A (SGENX)	6/13/22	118.062	59.291	63.250	7,000.00	7,467.42	467.42 LT		
	Purchases	118.062			7,000.00	7,467.42	467.42 LT		
Long Term Reinvestments		4.829			285.12	305.43	20.31 LT		

Account Detail

Active Assets Account
514-036179-144

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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		4.481			272.94	283.42	10.48 ST		
Total		127.372			7,558.06	8,056.28	487.73 LT 10.48 ST	103.68	1.29
Total Purchases vs Market Value Net Value Increase/(Decrease)					7,000.00	8,056.28 1,056.28			
<i>Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities</i>									
FIRST EAGLE GLOBAL C (FESGX)	3/17/21	402.601	62.096	60.460	25,000.00	24,341.26	(658.74) LT		
	11/17/21	5.926	67.499	60.460	400.00	358.29	(41.71) LT		
	8/3/23	4.965	60.423	60.460	300.00	300.18	0.18 ST		
	9/1/23	4.973	60.326	60.460	300.00	300.67	0.67 ST		
	10/3/23	5.256	57.078	60.460	300.00	317.78	17.78 ST		
	11/3/23	5.106	58.754	60.460	300.00	308.71	8.71 ST		
	12/1/23	4.942	60.704	60.460	300.00	298.79	(1.21) ST		
	1/3/24	5.013	59.844	60.460	300.00	303.09	3.09 ST		
Purchases		438.782			27,200.00	26,528.77	(700.45) LT 29.22 ST		
Long Term Reinvestments		41.281			2,403.09	2,495.85	92.76 LT		
Short Term Reinvestments		13.994			815.67	846.08	30.41 ST		
Total		494.057			30,418.76	29,870.69	(607.69) LT 59.63 ST	153.16	0.51
Total Purchases vs Market Value Net Value Increase/(Decrease)					27,200.00	29,870.69 2,670.69			
<i>Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	91.87%				\$86,831.00	\$84,592.18	\$(2,313.19) LT \$74.37 ST	\$953.88	1.13%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				\$86,831.00	\$92,082.25	\$(2,313.19) LT \$74.37 ST	\$954.63 —	1.04%

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

Active Assets Account
514-036179-144

KIMBERLY FUNARO &
GARY J FUNARO JT TEN

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$7,490.07	—	—	—	—	—
Mutual Funds	—	\$41,976.46	\$16,197.95	\$26,417.77	—	—
TOTAL ALLOCATION OF ASSETS	\$7,490.07	\$41,976.46	\$16,197.95	\$26,417.77	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/2		Cash Transfer	FUNDS TRANSFERRED	529/Cash Deposit TO 514-XXX548			\$(300.00)
1/2		Cash Transfer	FUNDS TRANSFERRED	529/Cash Deposit TO 514-XXX559			(300.00)
1/3	1/4	Bought	FIRST EAGLE GLOBAL C	SYSTEMATIC INVESTMENT	5.013	59.8500	(300.00)
1/17		Cash Transfer	FUNDS TRANSFERRED	Contribution TO 514-XXX189			(541.00)
1/17		Cash Transfer	FUNDS TRANSFERRED	Contribution TO 514-XXX193			(541.00)
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.07
NET CREDITS/(DEBITS)							\$(1,981.93)

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

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/2	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(600.00)
1/4	Automatic Redemption	BANK DEPOSIT PROGRAM	(300.00)
1/17	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,082.00)
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.07
NET ACTIVITY FOR PERIOD			\$(1,981.93)

MESSAGES

Senior Investor Helpline

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

Account Summary

Select UMA Retirement Account **KIMBERLY FUNARO**
 514-036189-144
 Traditional IRA

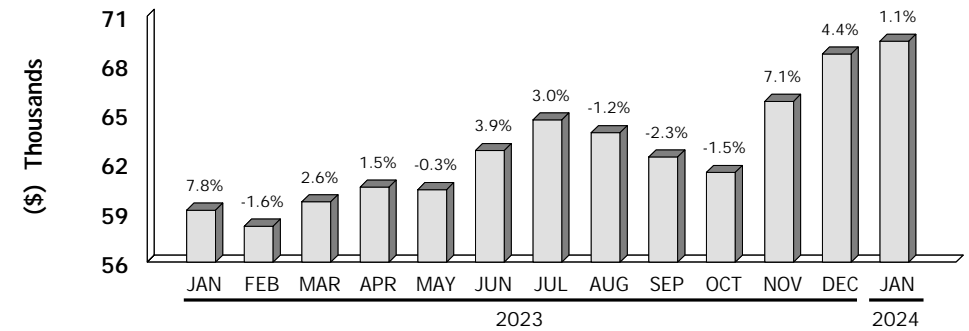
CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	\$68,717.29	\$68,717.29
Credits	541.00	541.00
Debits	(55.87)	(55.87)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$485.13	\$485.13
Change in Value	274.19	274.19
TOTAL ENDING VALUE	\$69,476.61	\$69,476.61

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.

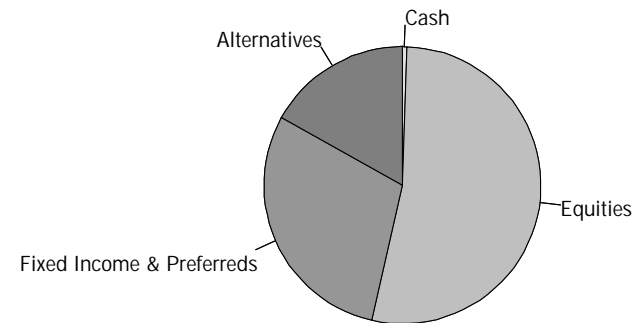


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$356.79	0.51
Equities	36,860.17	53.05
Fixed Income & Preferreds	20,552.00	29.58
Alternatives	11,707.65	16.85
TOTAL VALUE	\$69,476.61	100.00%

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



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

Account Summary

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	\$359.56	\$356.79
Mutual Funds	68,357.73	69,119.82
Total Assets	\$68,717.29	\$69,476.61
TOTAL VALUE	\$68,717.29	\$69,476.61

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL INCOME AND DISTRIBUTIONS	—	—

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	\$359.56	\$359.56
Purchases	(914.89)	(914.89)
Income and Distributions	426.99	426.99
Total Investment Related Activity	\$(487.90)	\$(487.90)
Electronic Transfers-Credits	541.00	541.00
Other Debits	(55.87)	(55.87)
Total Cash Related Activity	\$485.13	\$485.13
CLOSING CASH, BDP, MMFs	\$356.79	\$356.79

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
TOTAL GAIN/(LOSS)	—	—	\$(2,248.25)

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

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

RETIREMENT RECAP

2023 Fair Market Value (includes accrued interest): **\$68,717.29**

	2023	2024 (year-to-date)	Historical
Contributions			
Individual Deductible	\$287.00	—	\$12,287.00
Individual Non-Deductible	6,205.00	541.00	18,746.00
Total Contributions	\$6,492.00	\$541.00	\$31,033.00
Other Credit Activity (excludes transfers)			
Rollover	—	—	34,263.18
Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)			
Under Age 50	6,500.00	7,000.00	Not Applicable
Age 50 and Over	7,500.00	8,000.00	Not Applicable

The Individual Maximum Contribution Limit is the maximum annual contribution that may be made to either a Traditional or Roth IRA, or any combination of Traditional IRAs and/or Roth IRAs on a per person basis. The actual amount you can contribute may be less due to IRS requirements.

BENEFICIARIES (Contact us to update beneficiary information.)

Primary Beneficiary

Gary J Funaro

The beneficiary information above is for informational purposes only. The official record is the last dated beneficiary designation received by us in acceptable form, either in writing or submitted electronically, during your lifetime. If there is a discrepancy, the beneficiaries listed on your last dated beneficiary designation received in acceptable form will govern.

HISTORICAL CONTRIBUTIONS & DISTRIBUTIONS

	Contributions	Distributions
2019 and Prior	\$6,000.00	\$0.00
2020	6,000.00	0.00
2021	40,263.18	0.00
2022	6,000.00	0.00
2023	6,492.00	0.00
2024	541.00	0.00
LIFETIME	\$65,296.18	\$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.

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

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

Investment Advisory Account

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

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.

HOLDINGS

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

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	\$356.79	—	\$0.04	0.010
<hr/>				
	Market Value	Percentage of Holdings	Est Ann Income	
CASH, BDP, AND MMFS	\$356.79	0.51%	\$0.04	

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

MUTUAL FUNDS

OPEN-END MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places. "Share Price" and "Market Value" reflect information available at the time of statement production and may differ from actual month-end values due to a delay in receiving the information from an outside source. Estimated Annual Income is based upon historical distributions over the preceding 12-month period, rather than on the most recent dividend. Current Yield is an estimate for informational purposes only. It 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 Fund yields. Investors should refer to the Fund website for the most recent yield information.

"Total Purchases vs. Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to: investments made prior to addition of this information on statements; securities transfers; timing of recent distributions; and certain adjustments made in your account.

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MS PATHWAY ALTERN STRATEGIES (TALTX)	10/2/19	106.652	\$10.070	\$10.250	\$1,073.99	\$1,093.18	\$19.19 LT		
	12/10/19	3.830	10.180	10.250	38.99	39.26	0.27 LT		
	1/3/20	2.700	10.000	10.250	27.00	27.67	0.67 LT		
	3/17/20	108.836	8.940	10.250	972.99	1,115.57	142.58 LT		
	3/18/20	0.912	8.761	10.250	7.99	9.35	1.36 LT		
	5/20/20	17.727	9.420	10.250	166.99	181.70	14.71 LT		
	12/9/20	5.807	10.331	10.250	59.99	59.52	(0.47) LT		
	3/11/21	94.261	10.690	10.250	1,007.65	966.18	(41.47) LT		
	10/8/21	451.538	10.920	10.250	4,930.80	4,628.26	(302.54) LT		
	12/9/21	14.049	10.890	10.250	152.99	144.00	(8.99) LT		
	6/10/22	12.025	10.810	10.250	129.99	123.26	(6.73) LT		
	8/18/22	21.738	10.810	10.250	234.99	222.81	(12.18) LT		
	11/18/22	4.519	10.620	10.250	47.99	46.32	(1.67) LT		
	12/9/22	23.025	10.640	10.250	244.99	236.01	(8.98) LT		
	1/4/23	48.051	10.010	10.250	480.99	492.52	11.53 LT		
	1/18/23	24.185	10.130	10.250	244.99	247.90	2.91 LT		
	2/21/23	4.235	10.151	10.250	42.99	43.41	0.42 ST		
3/20/23	14.198	9.930	10.250	140.99	145.53	4.54 ST			
4/18/23	19.543	10.080	10.250	196.99	200.32	3.33 ST			
5/18/23	17.628	10.040	10.250	176.99	180.69	3.70 ST			
6/9/23	15.460	10.090	10.250	155.99	158.46	2.47 ST			
6/21/23	10.354	10.140	10.250	104.99	106.13	1.14 ST			

Account Detail

Select UMA Retirement Account
514-036189-144
 Traditional IRA
KIMBERLY FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	7/18/23	15.618	10.180	10.250	158.99	160.08	1.09 ST		
	11/20/23	32.135	10.300	10.250	330.99	329.38	(1.61) ST		
	12/11/23	12.415	10.390	10.250	128.99	127.25	(1.74) ST		
	12/19/23	22.540	10.470	10.250	235.99	231.03	(4.96) ST		
	1/3/24	34.880	10.120	10.250	352.99	357.52	4.53 ST		
	1/18/24	3.349	10.149	10.250	33.99	34.33	0.34 ST		
Total		1,142.210			11,884.20	11,707.65	(189.81) LT 13.25 ST	371.22	3.17
Total Purchases vs Market Value					11,884.20	11,707.65			
Cumulative Cash Distributions						1,066.88			
Net Value Increase/(Decrease)						890.33			

Dividend Cash; Capital Gains Cash; Asset Class: Alt

MS PATHWAY CORE FIXED INCOME (TIUX)	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	10/2/19	73.832	8.400	6.890	620.19	508.70	(111.49) LT		
	12/10/19	4.675	8.340	6.890	38.99	32.21	(6.78) LT		
	1/3/20	0.356	8.399	6.890	2.99	2.45	(0.54) LT		
	3/17/20	12.164	8.220	6.890	99.99	83.81	(16.18) LT		
	3/18/20	3.378	7.990	6.890	26.99	23.27	(3.72) LT		
	5/20/20	3.567	8.590	6.890	30.64	24.58	(6.06) LT		
	12/9/20	13.614	8.520	6.890	115.99	93.80	(22.19) LT		
	3/11/21	71.893	8.290	6.890	595.99	495.34	(100.65) LT		
	4/9/21	3.752	8.260	6.890	30.99	25.85	(5.14) LT		
	6/4/21	141.345	8.320	6.890	1,175.99	973.87	(202.12) LT		
	9/17/21	56.904	8.400	6.890	477.99	392.07	(85.92) LT		
	10/8/21	576.539	8.270	6.890	4,767.98	3,972.35	(795.63) LT		
	12/9/21	21.897	8.220	6.890	179.99	150.87	(29.12) LT		
	1/19/22	9.688	8.050	6.890	77.99	66.75	(11.24) LT		
	2/18/22	2.791	7.879	6.890	21.99	19.23	(2.76) LT		
	3/18/22	453.765	7.700	6.890	3,493.99	3,126.44	(367.55) LT		
	4/19/22	41.167	7.360	6.890	302.99	283.64	(19.35) LT		
	6/10/22	59.971	7.170	6.890	429.99	413.20	(16.79) LT		
	8/18/22	25.308	7.270	6.890	183.99	174.37	(9.62) LT		
	9/20/22	8.525	6.920	6.890	58.99	58.74	(0.25) LT		
	10/18/22	15.511	6.640	6.890	102.99	106.87	3.88 LT		
	11/18/22	61.028	6.800	6.890	414.99	420.48	5.49 LT		
	12/9/22	327.624	6.950	6.890	2,276.99	2,257.33	(19.66) LT		
	1/4/23	18.339	6.870	6.890	125.99	126.36	0.37 LT		
	1/18/23	21.970	7.100	6.890	155.99	151.37	(4.62) LT		

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	2/21/23	63.395	6.830	6.890	432.99	436.79	3.80 ST		
	4/18/23	32.901	6.960	6.890	228.99	226.69	(2.30) ST		
	5/18/23	36.428	6.890	6.890	250.99	250.99	0.00 ST		
	6/9/23	145.413	6.870	6.890	998.99	1,001.90	2.91 ST		
	6/21/23	32.317	6.900	6.890	222.99	222.66	(0.33) ST		
	7/18/23	43.187	6.900	6.890	297.99	297.56	(0.43) ST		
	8/18/23	41.404	6.690	6.890	276.99	285.27	8.28 ST		
	9/19/23	42.341	6.660	6.890	281.99	291.73	9.74 ST		
	10/18/23	64.575	6.380	6.890	411.99	444.92	32.93 ST		
	11/20/23	9.035	6.640	6.890	59.99	62.25	2.26 ST		
	12/19/23	15.918	6.910	6.890	109.99	109.68	(0.31) ST		
	1/3/24	2.314	6.910	6.890	15.99	15.94	(0.05) ST		
	1/18/24	27.671	6.830	6.890	188.99	190.65	1.66 ST		
Total		2,586.502			19,590.46	17,821.00	(1,827.64) LT 58.16 ST	700.94	3.93
Total Purchases vs Market Value					19,590.46	17,821.00			
Cumulative Cash Distributions						1,092.08			
Net Value Increase/(Decrease)						(677.38)			
<i>Dividend Cash; Capital Gains Cash; Asset Class: FI & Pref</i>									
MS PATHWAY EMERGING MARKETS (TEMUX)	10/2/19	42.186	14.080	12.320	593.98	519.73	(74.25) LT		
	3/17/20	55.603	11.420	12.320	634.99	685.03	50.04 LT		
	3/20/20	3.183	10.679	12.320	33.99	39.21	5.22 LT		
	10/8/21	109.137	16.850	12.320	1,838.96	1,344.57	(494.39) LT		
	12/9/21	22.095	15.930	12.320	351.98	272.21	(79.77) LT		
	1/19/22	1.147	15.684	12.320	17.99	14.13	(3.86) LT		
	3/18/22	31.507	14.060	12.320	442.99	388.17	(54.82) LT		
	4/19/22	5.003	13.590	12.320	67.99	61.64	(6.35) LT		
	5/18/22	4.602	12.601	12.320	57.99	56.70	(1.29) LT		
	7/19/22	16.245	12.310	12.320	199.98	200.14	0.16 LT		
	9/20/22	10.176	11.890	12.320	120.99	125.37	4.38 LT		
	10/18/22	14.528	11.150	12.320	161.99	178.98	16.99 LT		
	12/20/22	3.839	11.980	12.320	45.99	47.30	1.31 LT		
	3/20/23	13.643	12.020	12.320	163.99	168.08	4.09 ST		
	5/18/23	1.838	12.508	12.320	22.99	22.64	(0.35) ST		
	6/9/23	0.154	12.922	12.320	1.99	1.90	(0.09) ST		
	6/21/23	1.315	12.920	12.320	16.99	16.20	(0.79) ST		
	8/18/23	15.224	12.480	12.320	189.99	187.56	(2.43) ST		

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/19/23	4.357	12.619	12.320	54.98	53.68	(1.30) ST		
	10/18/23	0.164	12.073	12.320	1.98	2.02	0.04 ST		
	11/20/23	1.636	12.830	12.320	20.99	20.16	(0.83) ST		
	12/11/23	18.181	12.320	12.320	223.99	223.99	0.00 ST		
	12/19/23	1.419	12.678	12.320	17.99	17.48	(0.51) ST		
	1/18/24	14.681	12.260	12.320	179.99	180.87	0.88 ST		
Total		391.863			5,465.68	4,827.75	(636.63) LT (1.29) ST	121.87	2.52
Total Purchases vs Market Value					5,465.68	4,827.75			
Cumulative Cash Distributions						466.26			
Net Value Increase/(Decrease)						(171.67)			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Equities</i>									
MS PATHWAY INTERNATIONAL EQ (TIEUX)	10/2/19	62.584	11.620	13.360	727.23	836.12	108.89 LT		
	3/17/20	179.706	8.870	13.360	1,593.99	2,400.87	806.88 LT		
	3/20/20	1.305	8.421	13.360	10.99	17.43	6.44 LT		
	3/11/21	42.741	14.590	13.360	623.59	571.02	(52.57) LT		
	10/8/21	336.744	15.010	13.360	5,054.53	4,498.90	(555.63) LT		
	4/19/22	4.784	12.749	13.360	60.99	63.91	2.92 LT		
	6/21/22	5.065	11.449	13.360	57.99	67.67	9.68 LT		
	7/19/22	23.985	11.590	13.360	277.99	320.44	42.45 LT		
	9/20/22	29.769	10.850	13.360	322.99	397.71	74.72 LT		
	10/18/22	13.009	10.530	13.360	136.99	173.80	36.81 LT		
	12/20/22	4.370	11.439	13.360	49.99	58.38	8.39 LT		
	6/21/23	4.393	13.201	13.360	57.99	58.69	0.70 ST		
	8/18/23	25.097	12.710	13.360	318.98	335.30	16.32 ST		
	9/19/23	8.482	12.850	13.360	108.99	113.32	4.33 ST		
	9/22/23	0.475	12.611	13.360	5.99	6.35	0.36 ST		
	10/18/23	11.028	12.240	13.360	134.98	147.33	12.35 ST		
	12/11/23	12.200	12.950	13.360	157.99	162.99	5.00 ST		
	12/19/23	8.289	13.269	13.360	109.99	110.74	0.75 ST		
	1/18/24	7.668	13.170	13.360	100.99	102.44	1.45 ST		
Total		781.694			9,913.17	10,443.43	488.98 LT 41.26 ST	215.75	2.07
Total Purchases vs Market Value					9,913.17	10,443.43			
Cumulative Cash Distributions						1,707.52			
Net Value Increase/(Decrease)						2,237.78			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Equities</i>									

Account Detail

Select UMA Retirement Account
 514-036189-144
 Traditional IRA

KIMBERLY FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MS PATHWAY INTL FIXED INCOME (TIFUX)	10/2/19	4.725	8.279	6.630	39.12	31.33	(7.79) LT		
	12/10/19	0.766	7.820	6.630	5.99	5.08	(0.91) LT		
	3/17/20	6.621	7.550	6.630	49.99	43.90	(6.09) LT		
	5/20/20	1.535	7.811	6.630	11.99	10.18	(1.81) LT		
	12/9/20	1.096	8.203	6.630	8.99	7.27	(1.72) LT		
	3/11/21	10.356	8.110	6.630	83.99	68.66	(15.33) LT		
	4/9/21	0.494	8.077	6.630	3.99	3.28	(0.71) LT		
	6/4/21	0.620	8.048	6.630	4.99	4.11	(0.88) LT		
	9/17/21	0.370	8.081	6.630	2.99	2.45	(0.54) LT		
	10/8/21	42.446	8.010	6.630	339.99	281.42	(58.57) LT		
	12/9/21	2.670	7.861	6.630	20.99	17.70	(3.29) LT		
	2/18/22	0.660	7.561	6.630	4.99	4.38	(0.61) LT		
	4/19/22	0.959	7.289	6.630	6.99	6.36	(0.63) LT		
	6/10/22	0.568	7.025	6.630	3.99	3.77	(0.22) LT		
	11/18/22	2.019	6.929	6.630	13.99	13.39	(0.60) LT		
	12/9/22	95.304	6.390	6.630	608.99	631.87	22.88 LT		
	12/20/22	0.957	6.259	6.630	5.99	6.34	0.35 LT		
	1/4/23	1.915	6.261	6.630	11.99	12.70	0.71 LT		
	1/18/23	3.123	6.401	6.630	19.99	20.71	0.72 LT		
	2/21/23	3.337	6.290	6.630	20.99	22.12	1.13 ST		
	4/18/23	3.463	6.350	6.630	21.99	22.96	0.97 ST		
	5/18/23	0.469	6.375	6.630	2.99	3.11	0.12 ST		
	6/9/23	4.686	6.400	6.630	29.99	31.07	1.08 ST		
	6/21/23	2.659	6.390	6.630	16.99	17.63	0.64 ST		
	7/18/23	3.581	6.420	6.630	22.99	23.74	0.75 ST		
	9/19/23	1.888	6.351	6.630	11.99	12.52	0.53 ST		
	10/18/23	1.438	6.252	6.630	8.99	9.53	0.54 ST		
	11/20/23	2.172	6.441	6.630	13.99	14.40	0.41 ST		
	12/11/23	1.693	6.491	6.630	10.99	11.22	0.23 ST		
	12/19/23	2.563	6.629	6.630	16.99	16.99	0.00 ST		
	1/18/24	1.521	6.568	6.630	9.99	10.08	0.09 ST		
Total		206.674			1,438.82	1,370.25	(75.04) LT 6.49 ST	5.64	0.41
Total Purchases vs Market Value					1,438.82	1,370.25			
Cumulative Cash Distributions						75.96			
Net Value Increase/(Decrease)						7.39			

Dividend Cash; Capital Gains Cash; Asset Class: FI & Pref

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MS PATHWAY LARGE CAP EQUITY (TLGUX)	10/2/19	64.556	18.880	22.240	1,218.82	1,435.73	216.91 LT		
	3/17/20	97.050	15.260	22.240	1,480.99	2,158.39	677.40 LT		
	3/18/20	11.412	14.370	22.240	163.99	253.80	89.81 LT		
	3/20/20	0.925	14.032	22.240	12.98	20.57	7.59 LT		
	3/11/21	41.117	24.320	22.240	999.97	914.44	(85.53) LT		
	10/8/21	263.269	26.840	22.240	7,066.14	5,855.10	(1,211.04) LT		
	12/9/21	40.516	25.150	22.240	1,018.98	901.08	(117.90) LT		
	1/19/22	13.771	24.180	22.240	332.98	306.27	(26.71) LT		
	2/18/22	16.270	23.170	22.240	376.98	361.84	(15.14) LT		
	5/18/22	17.062	20.629	22.240	351.98	379.46	27.48 LT		
	6/21/22	15.264	19.850	22.240	302.99	339.47	36.48 LT		
	10/18/22	5.035	19.658	22.240	98.98	111.98	13.00 LT		
	12/9/22	66.037	19.080	22.240	1,259.98	1,468.66	208.68 LT		
	12/20/22	17.250	18.550	22.240	319.99	383.64	63.65 LT		
	3/20/23	4.768	19.291	22.240	91.98	106.04	14.06 ST		
	9/19/23	0.786	21.603	22.240	16.98	17.48	0.50 ST		
	9/22/23	97.667	21.010	22.240	2,051.99	2,172.11	120.12 ST		
	12/11/23	39.688	21.190	22.240	840.98	882.66	41.68 ST		
	1/18/24	1.322	21.914	22.240	28.97	29.40	0.43 ST		
Total		813.765			18,036.65	18,098.13	(115.32) LT 176.79 ST	174.96	0.97
Total Purchases vs Market Value					18,036.65	18,098.13			
Cumulative Cash Distributions						3,838.35			
Net Value Increase/(Decrease)						3,899.83			

Dividend Cash; Capital Gains Cash; Asset Class: Equities

MS PATHWAY SMALL MID CAP EQ (TSGUX)	10/2/19	12.991	18.320	16.350	237.99	212.40	(25.59) LT		
	12/10/19	1.070	17.748	16.350	18.99	17.49	(1.50) LT		
	3/17/20	21.188	12.790	16.350	270.99	346.42	75.43 LT		
	3/18/20	27.691	11.700	16.350	323.99	452.75	128.76 LT		
	5/20/20	10.439	15.709	16.350	163.99	170.68	6.69 LT		
	3/11/21	4.201	23.480	16.350	98.64	68.69	(29.95) LT		
	4/9/21	0.768	23.398	16.350	17.97	12.56	(5.41) LT		
	10/8/21	27.803	23.870	16.350	663.66	454.58	(209.08) LT		
	12/9/21	43.714	19.490	16.350	851.98	714.72	(137.26) LT		
	1/19/22	8.153	18.641	16.350	151.98	133.30	(18.68) LT		
	2/18/22	2.914	18.181	16.350	52.98	47.64	(5.34) LT		
	4/19/22	3.090	18.440	16.350	56.98	50.52	(6.46) LT		

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	5/18/22	4.706	16.360	16.350	76.99	76.94	(0.05) LT		
	6/10/22	4.067	16.472	16.350	66.99	66.50	(0.49) LT		
	6/21/22	8.885	15.530	16.350	137.98	145.27	7.29 LT		
	12/20/22	5.523	14.481	16.350	79.98	90.30	10.32 LT		
	3/20/23	7.157	14.670	16.350	104.99	117.02	12.03 ST		
	5/18/23	3.038	15.138	16.350	45.99	49.67	3.68 ST		
	6/21/23	3.401	15.581	16.350	52.99	55.61	2.62 ST		
	8/18/23	3.364	15.452	16.350	51.98	55.00	3.02 ST		
	9/19/23	4.155	15.401	16.350	63.99	67.93	3.94 ST		
	11/20/23	5.190	15.220	16.350	78.99	84.86	5.87 ST		
Total		213.508			3,671.01	3,490.86	(211.32) LT 31.16 ST	33.31	0.95
Total Purchases vs Market Value					3,671.01	3,490.86			
Cumulative Cash Distributions						1,449.46			
Net Value Increase/(Decrease)						1,269.31			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Equities</i>									
MS PATHWAY ULTRA SHORT FXD INC (TSDUX)	1/3/20	0.608	9.852	9.680	5.99	5.89	(0.10) LT		
	3/17/20	34.638	9.700	9.680	335.99	335.30	(0.69) LT		
	3/18/20	0.206	9.660	9.680	1.99	1.99	0.00 LT		
	5/20/20	2.237	9.830	9.680	21.99	21.65	(0.34) LT		
	10/8/21	65.640	9.890	9.680	649.18	635.40	(13.78) LT		
	8/18/22	4.958	9.679	9.680	47.99	47.99	0.00 LT		
	1/4/23	5.621	9.249	9.680	51.99	54.41	2.42 LT		
	1/18/23	6.910	9.260	9.680	63.99	66.89	2.90 LT		
	4/18/23	4.375	9.369	9.680	40.99	42.35	1.36 ST		
	5/18/23	1.271	9.434	9.680	11.99	12.30	0.31 ST		
	6/21/23	1.790	9.492	9.680	16.99	17.33	0.34 ST		
	7/18/23	1.468	9.530	9.680	13.99	14.21	0.22 ST		
	11/20/23	4.032	9.670	9.680	38.99	39.03	0.04 ST		
	12/11/23	2.584	9.671	9.680	24.99	25.01	0.02 ST		
	12/19/23	3.925	9.679	9.680	37.99	37.99	0.00 ST		
	1/3/24	0.310	9.645	9.680	2.99	3.00	0.01 ST		
Total		140.573			1,368.03	1,360.75	(9.59) LT 2.30 ST	62.98	4.63
Total Purchases vs Market Value					1,368.03	1,360.75			
Cumulative Cash Distributions						158.14			
Net Value Increase/(Decrease)						150.86			
<i>Dividend Cash; Capital Gains Cash; Asset Class: FI & Pref</i>									

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	99.49%	\$71,368.02	\$69,119.82	\$(2,576.37) LT \$328.12 ST	\$1,686.67	2.44%
TOTAL VALUE	100.00%	\$71,368.02	\$69,476.61	\$(2,576.37) LT \$328.12 ST	\$1,686.71 —	2.43%

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	\$356.79	—	—	—	—	—
Mutual Funds	—	\$36,860.17	\$20,552.00	\$11,707.65	—	—
TOTAL ALLOCATION OF ASSETS	\$356.79	\$36,860.17	\$20,552.00	\$11,707.65	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/2		Dividend	MS PATHWAY ALTERN STRATEGIES	Transaction Reportable for the Prior Year.			\$359.31
1/2		Dividend	MS PATHWAY CORE FIXED INCOME	Transaction Reportable for the Prior Year.			62.01
1/2		Dividend	MS PATHWAY ULTRA SHORT FXD INC	Transaction Reportable for the Prior Year.			5.67
1/3	1/4	Bought	MS PATHWAY ALTERN STRATEGIES		34.880	10.1200	(352.99)
1/3	1/4	Bought	MS PATHWAY CORE FIXED INCOME		2.314	6.9100	(15.99)
1/3	1/4	Bought	MS PATHWAY ULTRA SHORT FXD INC	QUANTITY EQUALS FRACTION	0.310	9.6600	(2.99)
1/8		Service Fee	ADV FEE 01/01-01/31				(55.88)
1/17		Cash Transfer	FUNDS TRANSFERRED	Contribution FROM 514-XXX179			541.00
1/18		Service Fee Adj	NET PLATFORM CREDIT	PLATFORM FEE (\$4.94) PLATFORM CREDIT \$4.95			0.01
1/18	1/19	Bought	MS PATHWAY CORE FIXED INCOME		27.671	6.8300	(188.99)
1/18	1/19	Bought	MS PATHWAY EMERGING MARKETS		14.681	12.2600	(179.99)
1/18	1/19	Bought	MS PATHWAY INTERNATIONAL EQ		7.668	13.1700	(100.99)

Account Detail

Select UMA Retirement Account
514-036189-144
Traditional IRA

KIMBERLY FUNARO

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/18	1/19	Bought	MS PATHWAY ALTERN STRATEGIES		3.349	10.1500	(33.99)
1/18	1/19	Bought	MS PATHWAY LARGE CAP EQUITY		1.322	21.9100	(28.97)
1/18	1/19	Bought	MS PATHWAY INTL FIXED INCOME		1.521	6.5700	(9.99)
NET CREDITS/(DEBITS)							\$(2.77)

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

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/3	Automatic Investment	BANK DEPOSIT PROGRAM	\$426.99
1/4	Automatic Redemption	BANK DEPOSIT PROGRAM	(371.97)
1/9	Automatic Redemption	BANK DEPOSIT PROGRAM	(55.88)
1/17	Automatic Investment	BANK DEPOSIT PROGRAM	541.00
1/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(542.91)
NET ACTIVITY FOR PERIOD			\$(2.77)

MESSAGES

Senior Investor Helpline

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

Important Information About Advisory Accounts

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

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

Online Availability of Client Relationship Summary and Other Disclosures

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

INFORMATION ABOUT YOUR INVESTMENT ADVISORY ACCOUNT

The annual rate of 2.85 bps, which may be discounted, was used to calculate the Fourth Quarter Platform Fee. It is offset by a credit to your account from 100% of the revenue Morgan Stanley collects from investment product providers for administering their investment products on our Advisory platforms. There is no impact to your annual Advisory Fee. For more information please review applicable program's ADV Brochure at www.morganstanley.com/adv.

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Account Summary

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

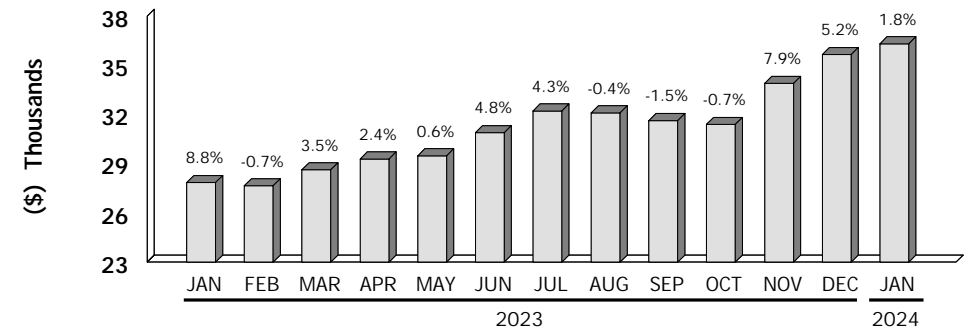
CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	\$35,668.24	\$35,668.24
Credits	541.00	541.00
Debits	(29.00)	(29.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$512.00	\$512.00
Change in Value	145.44	145.44
TOTAL ENDING VALUE	\$36,325.68	\$36,325.68

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.

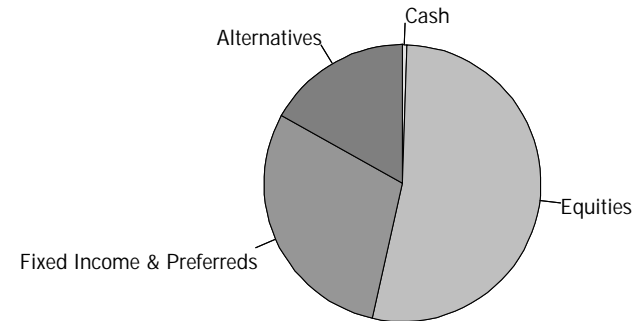


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$187.33	0.52
Equities	19,264.08	53.03
Fixed Income & Preferreds	10,750.52	29.59
Alternatives	6,123.75	16.86
TOTAL VALUE	\$36,325.68	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 Retirement Account GARY J FUNARO
 514-036193-144
 Traditional IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	\$186.42	\$187.33
Mutual Funds	35,481.82	36,138.35
Total Assets	\$35,668.24	\$36,325.68
TOTAL VALUE	\$35,668.24	\$36,325.68

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Interest	\$0.01	\$0.01
TOTAL INCOME AND DISTRIBUTIONS	\$0.01	\$0.01

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	\$186.42	\$186.42
Purchases	(732.89)	(732.89)
Income and Distributions	221.80	221.80
Total Investment Related Activity	\$(511.09)	\$(511.09)
Electronic Transfers-Credits	541.00	541.00
Other Debits	(29.00)	(29.00)
Total Cash Related Activity	\$512.00	\$512.00
CLOSING CASH, BDP, MMFs	\$187.33	\$187.33

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
TOTAL GAIN/(LOSS)	—	—	\$1,920.72

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

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

RETIREMENT RECAP

2023 Fair Market Value (includes accrued interest): **\$35,668.24**

	2023	2024 (year-to-date)	Historical
Contributions			
Individual Deductible	\$287.00	—	\$12,287.00
Individual Non-Deductible	6,205.00	541.00	18,746.00
Total Contributions	\$6,492.00	\$541.00	\$31,033.00
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	\$6,000.00	\$0.00
2020	6,000.00	0.00
2021	6,000.00	0.00
2022	6,000.00	0.00
2023	6,492.00	0.00
2024	541.00	0.00
LIFETIME	\$31,033.00	\$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.)

Primary Beneficiary

Kimberly Funaro

The beneficiary information above is for informational purposes only. The official record is the last dated beneficiary designation received by us in acceptable form, either in writing or submitted electronically, during your lifetime. If there is a discrepancy, the beneficiaries listed on your last dated beneficiary designation received in acceptable form will govern.

Account Detail

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

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

Investment Advisory Account

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

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.

HOLDINGS

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

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	\$187.33	—	\$0.02	0.010
<hr/>				
	Percentage of Holdings	Market Value	Est Ann Income	
CASH, BDP, AND MMFS	0.52%	\$187.33	\$0.02	

Account Detail

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

MUTUAL FUNDS

OPEN-END MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places. "Share Price" and "Market Value" reflect information available at the time of statement production and may differ from actual month-end values due to a delay in receiving the information from an outside source. Estimated Annual Income is based upon historical distributions over the preceding 12-month period, rather than on the most recent dividend. Current Yield is an estimate for informational purposes only. It 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 Fund yields. Investors should refer to the Fund website for the most recent yield information.

"Total Purchases vs. Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received in cash; due to but not limited to: investments made prior to addition of this information on statements; securities transfers; timing of recent distributions; and certain adjustments made in your account.

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MS PATHWAY ALTERN STRATEGIES (TALTX)	10/2/19	106.652	\$10.070	\$10.250	\$1,073.99	\$1,093.18	\$19.19 LT		
	12/10/19	4.027	10.179	10.250	40.99	41.28	0.29 LT		
	1/3/20	2.600	10.000	10.250	26.00	26.65	0.65 LT		
	3/17/20	108.724	8.940	10.250	971.99	1,114.42	142.43 LT		
	3/18/20	1.026	8.762	10.250	8.99	10.52	1.53 LT		
	5/20/20	17.833	9.420	10.250	167.99	182.79	14.80 LT		
	12/9/20	5.806	10.331	10.250	59.98	59.51	(0.47) LT		
	3/11/21	94.168	10.690	10.250	1,006.66	965.22	(41.44) LT		
	12/9/21	1.183	10.888	10.250	12.88	12.13	(0.75) LT		
	1/19/22	4.914	10.779	10.250	52.97	50.37	(2.60) LT		
	6/10/22	13.968	10.810	10.250	150.99	143.17	(7.82) LT		
	7/19/22	9.689	10.630	10.250	102.99	99.31	(3.68) LT		
	8/18/22	14.893	10.810	10.250	160.99	152.65	(8.34) LT		
	11/18/22	16.007	10.620	10.250	169.99	164.07	(5.92) LT		
	12/9/22	2.129	10.639	10.250	22.65	21.82	(0.83) LT		
	12/20/22	2.165	10.619	10.250	22.99	22.19	(0.80) LT		
	1/4/23	22.576	10.010	10.250	225.99	231.40	5.41 LT		
1/18/23	20.730	10.130	10.250	209.99	212.48	2.49 LT			
2/21/23	9.851	10.150	10.250	99.99	100.97	0.98 ST			
3/20/23	5.034	9.930	10.250	49.99	51.60	1.61 ST			
4/18/23	19.245	10.080	10.250	193.99	197.26	3.27 ST			
5/18/23	10.756	10.040	10.250	107.99	110.25	2.26 ST			

Account Detail

Select UMA Retirement Account
 514-036193-144
 Traditional IRA

GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	6/9/23	3.468	10.089	10.250	34.99	35.55	0.56 ST		
	6/21/23	10.255	10.140	10.250	103.99	105.11	1.12 ST		
	7/18/23	14.243	10.180	10.250	144.99	145.99	1.00 ST		
	7/25/23	3.231	10.210	10.250	32.99	33.12	0.13 ST		
	9/19/23	0.484	10.310	10.250	4.99	4.96	(0.03) ST		
	10/18/23	5.876	10.209	10.250	59.99	60.23	0.24 ST		
	11/20/23	20.582	10.300	10.250	211.99	210.97	(1.02) ST		
	12/11/23	4.523	10.389	10.250	46.99	46.36	(0.63) ST		
	12/19/23	16.809	10.470	10.250	175.99	172.29	(3.70) ST		
	1/3/24	18.082	10.120	10.250	182.99	185.34	2.35 ST		
	1/18/24	5.910	10.151	10.250	59.99	60.58	0.59 ST		
Total		597.439			6,000.87	6,123.75	114.14 LT 8.73 ST	194.17	3.17
Total Purchases vs Market Value					6,000.87	6,123.75			
Cumulative Cash Distributions						541.00			
Net Value Increase/(Decrease)						663.88			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Alt</i>									
MS PATHWAY CORE FIXED INCOME (TIUX)	10/2/19	73.832	8.400	6.890	620.19	508.70	(111.49) LT		
	12/10/19	4.795	8.340	6.890	39.99	33.04	(6.95) LT		
	1/3/20	0.356	8.399	6.890	2.99	2.45	(0.54) LT		
	3/17/20	12.164	8.220	6.890	99.99	83.81	(16.18) LT		
	3/18/20	3.378	7.990	6.890	26.99	23.27	(3.72) LT		
	5/20/20	3.416	8.589	6.890	29.34	23.54	(5.80) LT		
	12/9/20	13.496	8.520	6.890	114.99	92.99	(22.00) LT		
	3/11/21	72.013	8.290	6.890	596.99	496.17	(100.82) LT		
	4/9/21	3.752	8.260	6.890	30.99	25.85	(5.14) LT		
	6/4/21	141.225	8.320	6.890	1,174.99	973.04	(201.95) LT		
	9/17/21	57.023	8.400	6.890	478.99	392.89	(86.10) LT		
	12/9/21	8.758	8.220	6.890	71.99	60.34	(11.65) LT		
	1/19/22	10.805	8.050	6.890	86.98	74.45	(12.53) LT		
	2/18/22	6.852	7.879	6.890	53.99	47.21	(6.78) LT		
	3/18/22	192.986	7.700	6.890	1,485.99	1,329.67	(156.32) LT		
	4/19/22	27.580	7.360	6.890	202.99	190.03	(12.96) LT		
	6/10/22	31.519	7.170	6.890	225.99	217.17	(8.82) LT		
	7/19/22	5.848	7.180	6.890	41.99	40.29	(1.70) LT		
	8/18/22	33.011	7.270	6.890	239.99	227.45	(12.54) LT		
	9/20/22	15.172	6.920	6.890	104.99	104.54	(0.45) LT		

Account Detail

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	10/18/22	14.005	6.640	6.890	92.99	96.49	3.50 LT		
	11/18/22	35.881	6.800	6.890	243.99	247.22	3.23 LT		
	12/9/22	146.905	6.950	6.890	1,020.99	1,012.18	(8.81) LT		
	12/20/22	5.932	6.910	6.890	40.99	40.87	(0.12) LT		
	1/4/23	7.859	6.870	6.890	53.99	54.15	0.16 LT		
	1/18/23	30.421	7.100	6.890	215.99	209.60	(6.39) LT		
	2/21/23	47.290	6.830	6.890	322.99	325.83	2.84 ST		
	4/18/23	32.901	6.960	6.890	228.99	226.69	(2.30) ST		
	5/18/23	22.350	6.890	6.890	153.99	153.99	0.00 ST		
	6/9/23	62.153	6.870	6.890	426.99	428.23	1.24 ST		
	6/21/23	27.680	6.900	6.890	190.99	190.72	(0.27) ST		
	7/18/23	35.941	6.900	6.890	247.99	247.63	(0.36) ST		
	7/25/23	15.619	6.850	6.890	106.99	107.61	0.62 ST		
	8/18/23	14.797	6.690	6.890	98.99	101.95	2.96 ST		
	9/19/23	32.881	6.660	6.890	218.99	226.55	7.56 ST		
	10/18/23	47.804	6.380	6.890	304.99	329.37	24.38 ST		
	11/20/23	13.854	6.640	6.890	91.99	95.45	3.46 ST		
	12/19/23	15.628	6.910	6.890	107.99	107.68	(0.31) ST		
	1/3/24	1.156	6.912	6.890	7.99	7.96	(0.03) ST		
	1/18/24	24.010	6.830	6.890	163.99	165.43	1.44 ST		
Total		1,353.048			10,074.14	9,322.50	(792.87) LT 41.23 ST	366.68	3.93
Total Purchases vs Market Value					10,074.14	9,322.50			
Cumulative Cash Distributions						563.87			
Net Value Increase/(Decrease)						(187.77)			
<i>Dividend Cash; Capital Gains Cash; Asset Class: FI & Pref</i>									
MS PATHWAY EMERGING MARKETS (TEMUX)	10/2/19	24.274	14.080	12.320	341.78	299.06	(42.72) LT		
	3/17/20	55.603	11.420	12.320	634.99	685.03	50.04 LT		
	3/20/20	3.183	10.679	12.320	33.99	39.21	5.22 LT		
	3/18/22	15.717	14.060	12.320	220.98	193.63	(27.35) LT		
	4/19/22	4.561	13.591	12.320	61.99	56.19	(5.80) LT		
	5/18/22	5.555	12.599	12.320	69.99	68.44	(1.55) LT		
	6/21/22	1.990	12.558	12.320	24.99	24.52	(0.47) LT		
	7/19/22	10.803	12.310	12.320	132.99	133.09	0.10 LT		
	8/18/22	0.941	12.731	12.320	11.98	11.59	(0.39) LT		
	9/20/22	7.316	11.890	12.320	86.99	90.13	3.14 LT		
	10/18/22	8.430	11.149	12.320	93.99	103.86	9.87 LT		

Account Detail

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/9/22	0.737	12.198	12.320	8.99	9.08	0.09 LT		
	12/20/22	4.756	11.981	12.320	56.98	58.59	1.61 LT		
	2/21/23	3.263	12.559	12.320	40.98	40.20	(0.78) ST		
	3/20/23	8.319	12.019	12.320	99.99	102.49	2.50 ST		
	5/18/23	6.074	12.511	12.320	75.99	74.83	(1.16) ST		
	6/21/23	2.476	12.920	12.320	31.99	30.50	(1.49) ST		
	7/18/23	1.057	13.236	12.320	13.99	13.02	(0.97) ST		
	7/25/23	4.575	13.329	12.320	60.98	56.36	(4.62) ST		
	8/18/23	6.409	12.481	12.320	79.99	78.96	(1.03) ST		
	9/19/23	4.357	12.619	12.320	54.98	53.68	(1.30) ST		
	10/18/23	2.148	12.100	12.320	25.99	26.46	0.47 ST		
	11/20/23	2.026	12.828	12.320	25.99	24.96	(1.03) ST		
	12/11/23	8.847	12.319	12.320	108.99	109.00	0.01 ST		
	12/19/23	2.444	12.680	12.320	30.99	30.11	(0.88) ST		
	1/18/24	9.053	12.260	12.320	110.99	111.53	0.54 ST		
	Total	204.914			2,542.47	2,524.54	(8.21) LT (9.74) ST	63.73	2.52
Total Purchases vs Market Value					2,542.47	2,524.54			
Cumulative Cash Distributions						233.10			
Net Value Increase/(Decrease)						215.17			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Equities</i>									
MS PATHWAY INTERNATIONAL EQ (TIEUX)	10/2/19	62.584	11.620	13.360	727.23	836.12	108.89 LT		
	3/17/20	179.818	8.870	13.360	1,594.99	2,402.37	807.38 LT		
	3/20/20	1.305	8.421	13.360	10.99	17.43	6.44 LT		
	3/11/21	20.852	14.590	13.360	304.23	278.58	(25.65) LT		
	4/19/22	7.215	12.750	13.360	91.99	96.39	4.40 LT		
	5/18/22	5.783	11.930	13.360	68.99	77.26	8.27 LT		
	6/21/22	9.955	11.451	13.360	113.99	133.00	19.01 LT		
	7/19/22	14.408	11.590	13.360	166.99	192.49	25.50 LT		
	8/18/22	1.093	11.885	13.360	12.99	14.60	1.61 LT		
	9/20/22	19.999	10.850	13.360	216.99	267.19	50.20 LT		
	10/18/22	9.401	10.530	13.360	98.99	125.60	26.61 LT		
	12/20/22	6.817	11.441	13.360	77.99	91.08	13.09 LT		
	3/20/23	4.541	12.110	13.360	54.99	60.67	5.68 ST		
	6/21/23	5.530	13.199	13.360	72.99	73.88	0.89 ST		
	7/18/23	3.928	13.490	13.360	52.99	52.48	(0.51) ST		
	7/25/23	5.671	13.400	13.360	75.99	75.76	(0.23) ST		

Account Detail

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/18/23	10.227	12.710	13.360	129.99	136.63	6.64 ST		
	9/19/23	7.781	12.851	13.360	99.99	103.95	3.96 ST		
	10/18/23	9.476	12.240	13.360	115.99	126.60	10.61 ST		
	12/11/23	7.720	12.951	13.360	99.98	103.14	3.16 ST		
	12/19/23	7.911	13.270	13.360	104.98	105.69	0.71 ST		
	1/18/24	6.833	13.170	13.360	89.99	91.29	1.30 ST		
Total		408.848			4,384.24	5,462.21	1,045.75 LT 32.21 ST	112.84	2.07
Total Purchases vs Market Value					4,384.24	5,462.21			
Cumulative Cash Distributions						789.77			
Net Value Increase/(Decrease)						1,867.74			

Dividend Cash; Capital Gains Cash; Asset Class: Equities

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MS PATHWAY INTL FIXED INCOME (TIFUX)	10/2/19	5.828	8.281	6.630	48.26	38.64	(9.62) LT		
	12/10/19	0.766	7.820	6.630	5.99	5.08	(0.91) LT		
	3/17/20	6.621	7.550	6.630	49.99	43.90	(6.09) LT		
	5/20/20	1.535	7.811	6.630	11.99	10.18	(1.81) LT		
	12/9/20	1.096	8.203	6.630	8.99	7.27	(1.72) LT		
	3/11/21	10.356	8.110	6.630	83.99	68.66	(15.33) LT		
	4/9/21	0.494	8.077	6.630	3.99	3.28	(0.71) LT		
	6/4/21	0.620	8.048	6.630	4.99	4.11	(0.88) LT		
	9/17/21	0.370	8.081	6.630	2.99	2.45	(0.54) LT		
	12/9/21	0.889	7.863	6.630	6.99	5.89	(1.10) LT		
	1/19/22	0.387	7.726	6.630	2.99	2.57	(0.42) LT		
	2/18/22	0.792	7.563	6.630	5.99	5.25	(0.74) LT		
	4/19/22	0.959	7.289	6.630	6.99	6.36	(0.63) LT		
	6/10/22	0.711	7.018	6.630	4.99	4.71	(0.28) LT		
	8/18/22	1.393	7.172	6.630	9.99	9.24	(0.75) LT		
	9/20/22	0.289	6.886	6.630	1.99	1.92	(0.07) LT		
	11/18/22	1.730	6.931	6.630	11.99	11.47	(0.52) LT		
	12/9/22	43.817	6.390	6.630	279.99	290.51	10.52 LT		
	12/20/22	1.596	6.259	6.630	9.99	10.58	0.59 LT		
	1/4/23	0.318	6.258	6.630	1.99	2.11	0.12 LT		
	1/18/23	3.123	6.401	6.630	19.99	20.71	0.72 LT		
	2/21/23	3.178	6.290	6.630	19.99	21.07	1.08 ST		
	4/18/23	2.991	6.349	6.630	18.99	19.83	0.84 ST		
	5/18/23	0.783	6.373	6.630	4.99	5.19	0.20 ST		
	6/9/23	1.405	6.399	6.630	8.99	9.32	0.33 ST		

Account Detail

Select UMA Retirement Account
514-036193-144
 Traditional IRA

GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	6/21/23	2.346	6.390	6.630	14.99	15.55	0.56 ST		
	7/18/23	2.958	6.420	6.630	18.99	19.61	0.62 ST		
	7/25/23	0.466	6.416	6.630	2.99	3.09	0.10 ST		
	9/19/23	2.203	6.350	6.630	13.99	14.61	0.62 ST		
	10/18/23	1.918	6.251	6.630	11.99	12.72	0.73 ST		
	11/20/23	1.707	6.438	6.630	10.99	11.32	0.33 ST		
	12/11/23	0.615	6.488	6.630	3.99	4.08	0.09 ST		
	12/19/23	2.261	6.630	6.630	14.99	14.99	0.00 ST		
	1/18/24	1.673	6.569	6.630	10.99	11.09	0.10 ST		
Total		108.194			741.93	717.33	(30.17) LT 5.60 ST	2.95	0.41
Total Purchases vs Market Value					741.93	717.33			
Cumulative Cash Distributions						36.87			
Net Value Increase/(Decrease)						12.27			

Dividend Cash; Capital Gains Cash; Asset Class: FI & Pref

MS PATHWAY LARGE CAP EQUITY (TLGUX)	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)
	10/2/19	64.710	18.880	22.240	1,221.73	1,439.15	217.42 LT
	3/17/20	96.919	15.260	22.240	1,478.99	2,155.48	676.49 LT
	3/18/20	11.482	14.369	22.240	164.99	255.36	90.37 LT
	3/20/20	0.925	14.032	22.240	12.98	20.57	7.59 LT
	3/11/21	34.905	24.320	22.240	848.89	776.29	(72.60) LT
	1/19/22	7.082	24.181	22.240	171.25	157.50	(13.75) LT
	2/18/22	10.185	23.169	22.240	235.98	226.51	(9.47) LT
	4/19/22	3.124	23.681	22.240	73.98	69.48	(4.50) LT
	5/18/22	13.765	20.631	22.240	283.98	306.13	22.15 LT
	6/21/22	12.644	19.850	22.240	250.98	281.20	30.22 LT
	7/19/22	0.768	20.820	22.240	15.99	17.08	1.09 LT
	9/20/22	4.027	20.358	22.240	81.98	89.56	7.58 LT
	10/18/22	8.697	19.661	22.240	170.99	193.42	22.43 LT
	11/18/22	0.714	20.980	22.240	14.98	15.88	0.90 LT
	12/9/22	31.184	19.080	22.240	594.99	693.53	98.54 LT
	12/20/22	12.452	18.550	22.240	230.99	276.93	45.94 LT
	3/20/23	10.574	19.291	22.240	203.98	235.17	31.19 ST
	4/18/23	0.098	20.306	22.240	1.99	2.18	0.19 ST
	5/18/23	4.938	20.452	22.240	100.99	109.82	8.83 ST
	6/21/23	1.128	21.268	22.240	23.99	25.09	1.10 ST
	8/18/23	8.074	21.300	22.240	171.98	179.57	7.59 ST
	9/19/23	4.492	21.592	22.240	96.99	99.90	2.91 ST

Account Detail

Select UMA Retirement Account
514-036193-144
Traditional IRA

GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/22/23	48.500	21.010	22.240	1,018.98	1,078.64	59.66 ST		
	10/18/23	0.429	20.932	22.240	8.98	9.54	0.56 ST		
	11/20/23	5.358	22.019	22.240	117.98	119.16	1.18 ST		
	12/11/23	21.000	21.190	22.240	444.99	467.04	22.05 ST		
	12/19/23	3.288	21.892	22.240	71.98	73.13	1.15 ST		
	1/18/24	4.198	21.910	22.240	91.98	93.36	1.38 ST		
Total		425.660			8,208.48	9,466.68	1,120.40 LT 137.79 ST	91.52	0.97
Total Purchases vs Market Value					8,208.48	9,466.68			
Cumulative Cash Distributions						1,843.14			
Net Value Increase/(Decrease)						3,101.34			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Equities</i>									
MS PATHWAY SMALL MID CAP EQ (TSGUX)	12/10/19	1.070	17.748	16.350	18.99	17.49	(1.50) LT		
	3/17/20	21.266	12.790	16.350	271.99	347.70	75.71 LT		
	3/18/20	27.691	11.700	16.350	323.99	452.75	128.76 LT		
	5/20/20	10.374	15.710	16.350	162.98	169.62	6.64 LT		
	2/18/22	2.640	18.178	16.350	47.99	43.16	(4.83) LT		
	5/18/22	4.461	16.360	16.350	72.98	72.94	(0.04) LT		
	6/10/22	0.242	16.488	16.350	3.99	3.96	(0.03) LT		
	6/21/22	6.632	15.529	16.350	102.99	108.43	5.44 LT		
	7/19/22	1.099	16.360	16.350	17.98	17.97	(0.01) LT		
	9/20/22	0.310	16.065	16.350	4.98	5.07	0.09 LT		
	10/18/22	2.728	15.759	16.350	42.99	44.60	1.61 LT		
	11/18/22	1.378	16.676	16.350	22.98	22.53	(0.45) LT		
	12/20/22	4.074	14.480	16.350	58.99	66.61	7.62 LT		
	3/20/23	6.202	14.671	16.350	90.99	101.40	10.41 ST		
	4/18/23	0.854	15.211	16.350	12.99	13.96	0.97 ST		
	5/18/23	3.434	15.140	16.350	51.99	56.15	4.16 ST		
	6/21/23	2.759	15.578	16.350	42.98	45.11	2.13 ST		
	8/18/23	4.142	15.449	16.350	63.99	67.72	3.73 ST		
	9/19/23	3.311	15.400	16.350	50.99	54.13	3.14 ST		
	10/18/23	1.970	14.711	16.350	28.98	32.21	3.23 ST		
	11/20/23	3.612	15.221	16.350	54.98	59.06	4.08 ST		
	1/18/24	0.494	16.174	16.350	7.99	8.08	0.09 ST		
Total		110.743			1,559.70	1,810.65	219.01 LT 31.94 ST	17.28	0.95

Account Detail

Select UMA Retirement Account
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GARY J FUNARO

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Total Purchases vs Market Value					1,559.70	1,810.65			
Cumulative Cash Distributions						675.36			
Net Value Increase/(Decrease)						926.31			
<i>Dividend Cash; Capital Gains Cash; Asset Class: Equities</i>									
MS PATHWAY ULTRA SHORT FXD INC (TSDUX)	1/3/20	0.507	9.842	9.680	4.99	4.91	(0.08) LT		
	3/17/20	34.638	9.700	9.680	335.99	335.30	(0.69) LT		
	3/18/20	0.206	9.660	9.680	1.99	1.99	0.00 LT		
	5/20/20	2.339	9.829	9.680	22.99	22.64	(0.35) LT		
	2/18/22	0.305	9.803	9.680	2.99	2.95	(0.04) LT		
	4/19/22	0.409	9.756	9.680	3.99	3.96	(0.03) LT		
	7/19/22	0.724	9.655	9.680	6.99	7.01	0.02 LT		
	8/18/22	5.371	9.680	9.680	51.99	51.99	0.00 LT		
	11/18/22	2.481	9.669	9.680	23.99	24.02	0.03 LT		
	1/4/23	3.242	9.250	9.680	29.99	31.38	1.39 LT		
	1/18/23	5.075	9.259	9.680	46.99	49.13	2.14 LT		
	2/21/23	1.496	9.352	9.680	13.99	14.48	0.49 ST		
	4/18/23	3.628	9.369	9.680	33.99	35.12	1.13 ST		
	5/18/23	1.059	9.433	9.680	9.99	10.25	0.26 ST		
	6/21/23	1.474	9.491	9.680	13.99	14.27	0.28 ST		
	7/18/23	1.573	9.530	9.680	14.99	15.23	0.24 ST		
	7/25/23	0.523	9.541	9.680	4.99	5.06	0.07 ST		
	10/18/23	1.137	9.666	9.680	10.99	11.01	0.02 ST		
	11/20/23	2.895	9.668	9.680	27.99	28.02	0.03 ST		
	12/11/23	1.033	9.671	9.680	9.99	10.00	0.01 ST		
	12/19/23	2.685	9.680	9.680	25.99	25.99	0.00 ST		
	1/18/24	0.618	9.693	9.680	5.99	5.98	(0.01) ST		
Total		73.418			705.78	710.69	2.39 LT 2.52 ST	32.89	4.63
Total Purchases vs Market Value					705.78	710.69			
Cumulative Cash Distributions						80.41			
Net Value Increase/(Decrease)						85.32			
<i>Dividend Cash; Capital Gains Cash; Asset Class: FI & Pref</i>									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	99.48%	\$34,217.61	\$36,138.35	\$1,670.44 LT \$250.28 ST	\$882.06	2.44%

Account Detail

Select UMA Retirement Account
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GARY J FUNARO

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	\$34,217.61	\$36,325.68	\$1,670.44 LT \$250.28 ST	\$882.08 —	2.43%

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	\$187.33	—	—	—	—	—
Mutual Funds	—	\$19,264.08	\$10,750.52	\$6,123.75	—	—
TOTAL ALLOCATION OF ASSETS	\$187.33	\$19,264.08	\$10,750.52	\$6,123.75	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/2		Dividend	MS PATHWAY ALTERN STRATEGIES	Transaction Reportable for the Prior Year.			\$186.64
1/2		Dividend	MS PATHWAY CORE FIXED INCOME	Transaction Reportable for the Prior Year.			32.21
1/2		Dividend	MS PATHWAY ULTRA SHORT FXD INC	Transaction Reportable for the Prior Year.			2.94
1/3	1/4	Bought	MS PATHWAY ALTERN STRATEGIES		18.082	10.1200	(182.99)
1/3	1/4	Bought	MS PATHWAY CORE FIXED INCOME		1.156	6.9100	(7.99)
1/8		Service Fee	ADV FEE 01/01-01/31				(29.00)
1/17		Cash Transfer	FUNDS TRANSFERRED	Contribution FROM 514-XXX179			541.00
1/18		Service Fee	NET PLATFORM FEE	PLATFORM FEE (\$2.56) PLATFORM CREDIT \$2.56			0.00
1/18	1/19	Bought	MS PATHWAY CORE FIXED INCOME		24.010	6.8300	(163.99)
1/18	1/19	Bought	MS PATHWAY EMERGING MARKETS		9.053	12.2600	(110.99)
1/18	1/19	Bought	MS PATHWAY LARGE CAP EQUITY		4.198	21.9100	(91.98)
1/18	1/19	Bought	MS PATHWAY INTERNATIONAL EQ		6.833	13.1700	(89.99)
1/18	1/19	Bought	MS PATHWAY ALTERN STRATEGIES		5.910	10.1500	(59.99)
1/18	1/19	Bought	MS PATHWAY INTL FIXED INCOME		1.673	6.5700	(10.99)
1/18	1/19	Bought	MS PATHWAY SMALL MID CAP EQ	QUANTITY EQUALS FRACTION	0.494	16.1900	(7.99)
1/18	1/19	Bought	MS PATHWAY ULTRA SHORT FXD INC	QUANTITY EQUALS FRACTION	0.618	9.7000	(5.99)
1/31		Interest Income	MORGAN STANLEY BANK N.A.	(Period 01/01-01/31)			0.01

Account Detail

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GARY J FUNARO

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							\$0.91

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

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/3	Automatic Investment	BANK DEPOSIT PROGRAM	\$221.79
1/4	Automatic Redemption	BANK DEPOSIT PROGRAM	(190.98)
1/9	Automatic Redemption	BANK DEPOSIT PROGRAM	(29.00)
1/17	Automatic Investment	BANK DEPOSIT PROGRAM	541.00
1/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(541.91)
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.01

NET ACTIVITY FOR PERIOD **\$0.91**

MESSAGES

Senior Investor Helpline

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

Important Information About Advisory Accounts

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

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

Online Availability of Client Relationship Summary and Other Disclosures

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

INFORMATION ABOUT YOUR INVESTMENT ADVISORY ACCOUNT

The annual rate of 2.85 bps, which may be discounted, was used to calculate the Fourth Quarter Platform Fee. It is offset by a credit to your account from 100% of the revenue Morgan Stanley collects from investment product providers for administering their investment products on our Advisory platforms. There is no impact to your annual Advisory Fee. For more information please review applicable program's ADV Brochure at www.morganstanley.com/adv.