2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 02/18/2026

General Information

Name: Ashley Hoffman Lukis

PID 304109

AGENCY INFORMATION

Organization	Suborganization	Title
Board of Governors of the State University System	Board of Governors	Board Member
Commission On Ethics	Governing Board	Commissioner

Net Worth

My Net Worth as of December 31, 2025 was $ 2,906,000.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds $1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is $ 320,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

Description of Asset	Value of Asset
2662 NOBLE DRIVE	$ 600,000.00
3904 W MILLERS BRIDGE RD	$ 2,250,000.00
MORGAN STANLEY PRIVATE BANK	$ 5,916.41

Filed with COE: 02/18/2026

Description of Asset	Value of Asset
FT NASDAQ CYBERSECUR ETF	$ 13,003.90
ISHARES N AMERICAN TECH SOFT	$ 12,682.80
ST STR HLTH CARE SEL SEC SPDR	$ 2,482.84
VANGUARD MID CAP VALUE	$ 21,107.03
VANGUARD S&P 500 ETF	$ 51,985.94
BLACKROCK HEALTH SCIENCE OPP I	$ 10,452.65
CLEARBRIDGE INTL GROWTH	$ 23,448.51
CONGRESS SMALL CAP GROWTH INST	$ 15,142.03
HARTFORD DIVIDEND AND GROWTH	$ 33,566.65
JP MORGAN GROWTH ADVANTAGE	$ 38,784.73
NOMURA SMALL CAP VALUE INST	$ 15,217.42
TOUCHSTONE MID CAP GROWTH	$ 20,616.13
HP/ JAIN GLOBAL ONSHORE	$ 100,392.96
HP MILLENIUM USA III	$ 14,862.76
BLACKSTONE BCRED	$ 59,543.56
BLACKSTONE BXPE	$ 152,777.94
BLUE OWL REAL ESTATE	$ 57,080.31
AMAZON COM INC	$ 13,849.20
BROOKFIELD CORP CL A	$ 13,767.00
CARRIAGE SVCS INC A	$ 10,575.00
CLOUDFLARE INC CL A	$ 14,786.25
META PLATFORMS INC CL A	$ 16,052.25
NVIDIA CORP	$ 27,975.00
PALANTIR TECHNOLOGIES	$ 17,775.00
PALO ALTO NETWORKS	$ 9,210.00
TESLA INC	$ 22,486.00
INVESCO NASDAQ 100 ETF	$ 15,175.20
MS LARGE CAP EQUITY ETF	$ 21,864.78
MS SMALL CAP EQUITY ETF	$ 4,518.07

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Description of Asset	Value of Asset
MS PATHWAYS EMERGING MARKETS	$ 3,247.33
MS PATHWAY INTERNATIONAL EQ	$ 5,648.08
MSILF GOVERNMENT	$ 422,181.34
ALPHABET INC	$ 23,235.00
BLACKSTONE INC (BX)	$ 15,414.00
O-1 GLASS INC	$ 8,856.00
ISHARES NATIONAL MUNI BOND	$ 3,928.96
VANGUARD FTSE DEVELOPED MARKETS	$ 4,123.24
VANGUARD TOTAL STOCK MARKET ETF	$ 5,595.44
VANGUARD VALUE ETF	$ 1,220.49
VANGUARD FTSE EMERGING MARKETS	$ 1,220.45

Liabilities

LIABILITIES IN EXCESS OF $1,000:

Name of Creditor	Address of Creditor	Amount of Liability
WELLS FARGO	420 MONTGOMERY STREET SAN FRANCISCO, CA 94163	$ 263,895.98
SERVIS FIRST	1701 HERMITAGE BLVD TALLAHASSEE FL 32308	$ 1,350,000.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Filed with COE: 02/18/2026

Income

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding $1,000	Address of Source of Income	Amount
GRAY ROBINSON PA	301 E PINE STREET STE 400 ORLANDO, FL 32801	$ 236,971.00
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses

Business Entity # 1
N/A

Filed with COE: 02/18/2026

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

CPA/Attorney Signature Only

If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, **Matthew B Lambert** prepared the CE Form 6 in accordance with Art. II, Sec. 8, Florida Constitution, Section 112.3144, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

Matthew B Lambert

Digitally signed: **02/18/2026**

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Ashley Hoffman Lukis

Digitally signed: **02/18/2026**

Filed with COE: 02/18/2026

Account Summary

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
TOTAL BEGINNING VALUE	**$256,137.63**	**$179,117.19**
Credits	10,000.00	60,000.00
Debits	(1,120.58)	(3,739.18)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$8,879.42**	**$56,260.82**
Change in Value	**(610.01)**	**29,029.03**
TOTAL ENDING VALUE	**$264,407.04**	**$264,407.04**

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.

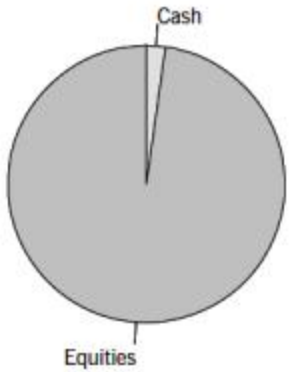


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$5,916.41	2.24
Equities	258,490.63	97.76
TOTAL VALUE	**$264,407.04**	**100.00%**

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



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

Account Summary

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/25)	This Period (as of 12/31/25)
Cash, BDP, MMFs	$1,204.18	$5,916.41
ETFs & CEFs	96,115.50	101,262.51
Mutual Funds	158,817.95	157,228.12
Total Assets	**$256,137.63**	**$264,407.04**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$256,137.63**	**$264,407.04**

CASH FLOW

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
OPENING CASH, BDP, MMFs	**$1,204.18**	**$7,813.32**
Purchases	(20,899.80)	(95,799.42)
Sales and Redemptions	2,497.52	23,544.02
2024 Net Unsettled Purch/Sales	N/A	(1,765.94)
Income and Distributions	14,235.09	15,863.61
Total Investment Related Activity	**$(4,167.19)**	**$(58,157.73)**
Electronic Transfers-Credits	10,000.00	60,000.00
Electronic Transfers-Debits	(903.05)	(1,602.05)
Other Debits	(217.53)	(2,137.13)
Total Cash Related Activity	**$8,879.42**	**$56,260.82**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,916.41**	**$5,916.41**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Other Dividends	$1,612.97	$2,623.68
Long Term Capital Gains Distributions	12,622.09	13,239.74
Interest	0.03	0.19
Income And Distributions	**$14,235.09**	**$15,863.61**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$14,235.09**	**$15,863.61**

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

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/25-12/31/25)	Realized This Year (1/1/25-12/31/25)	Unrealized Inception to Date (as of 12/31/25)
Short-Term Gain	—	$406.96	$2,358.13
Short-Term (Loss)	—	(476.15)	(2,007.66)
Total Short-Term	**—**	**$(69.19)**	**$350.47**
Long-Term Gain	—	480.34	36,113.57
Long-Term (Loss)	(180.10)	(282.70)	(482.87)
Total Long-Term	**$(180.10)**	**$197.64**	**$35,630.70**
TOTAL GAIN/(LOSS)	**$(180.10)**	**$128.45**	**$35,981.17**
Disallowed Loss	—	$99.80	

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

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

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

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 other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,916.41**	—	$0.59	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.24%**	**$5,916.41**	**$0.59**

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

EXCHANGE-TRADED & CLOSED-END FUNDS

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

Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these status codes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FT NASDAQ CYBERSECUR ETF (CIBR)	6/27/25	141.000	$74.928	$71.450	$10,564.86	$10,074.45	$(490.41) ST		
	7/2/25	8.000	74.245	71.450	593.96	571.60	(22.36) ST		
	8/4/25	7.000	72.626	71.450	508.38	500.15	(8.23) ST		
	9/2/25	8.000	72.010	71.450	576.08	571.60	(4.48) ST		
	11/3/25	4.000	77.130	71.450	308.52	285.80	(22.72) ST		
	12/2/25	10.000	73.200	71.450	732.00	714.50	(17.50) ST		
	12/15/25	2.000	73.060	71.450	146.12	142.90	(3.22) ST		
	12/17/25	2.000	71.710	71.450	143.42	142.90	(0.52) ST		
	Total	182.000			13,573.34	**13,003.90**	(569.44) ST	55.15	0.42
GIMA Status: AL; Next Dividend Payable 03/2026; Asset Class: Equities									
ISHARES N AMERICAN TECH SOFT (IGV)	6/27/25	95.020	109.156	105.690	10,372.02	10,042.66	(329.36) ST		
	7/2/25	4.791	108.065	105.690	517.74	506.36	(11.38) ST		
	8/4/25	0.185	110.324	105.690	20.41	19.55	(0.86) ST		
	9/2/25	7.004	106.635	105.690	746.87	740.25	(6.62) ST		
	11/3/25	3.000	115.047	105.690	345.14	317.07	(28.07) ST		
	12/2/25	10.000	105.175	105.690	1,051.75	1,056.90	5.15 ST		
	Total	120.000			13,053.93	**12,682.80**	(371.14) ST	—	—
GIMA Status: AL; Next Dividend Payable 06/2026; Asset Class: Equities									
ST STR HLTH CARE SEL SEC SPDR (XLV)	12/29/25	16.039	156.105	154.800	2,503.77	**2,482.84**	(20.93) ST	39.73	1.60
GIMA Status: AL; Next Dividend Payable 03/2026; Asset Class: Equities									
VANGUARD MID CAP VALUE ETF (VOE)	12/12/22	17.000	139.207	177.370	2,366.52	3,015.29	648.77 LT		
	1/4/23	4.000	137.018	177.370	548.07	709.48	161.41 LT		
	2/2/23	3.000	147.677	177.370	443.03	532.11	89.08 LT		
	3/2/23	4.000	138.975	177.370	555.90	709.48	153.58 LT		
	4/3/23	5.000	133.710	177.370	668.55	886.85	218.30 LT		
	5/2/23	5.000	131.678	177.370	658.39	886.85	228.46 LT		
	6/2/23	4.000	131.908	177.370	527.63	709.48	181.85 LT		
	7/3/23	3.695	139.240	177.370	514.49	655.38	140.89 LT		
	8/2/23	3.305	142.303	177.370	470.31	586.21	115.90 LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/5/23	4.662	137.102	177.370	639.17	826.90	187.73 LT		
	10/2/23	3.963	129.001	177.370	511.23	702.92	191.69 LT		
	11/2/23	2.767	129.530	177.370	358.41	490.78	132.37 LT		
	12/4/23	3.637	139.447	177.370	507.17	645.09	137.92 LT		
	1/2/24	3.683	145.718	177.370	536.68	653.25	116.57 LT		
	2/2/24	5.361	143.242	177.370	767.92	950.88	182.96 LT		
	3/4/24	3.506	150.088	177.370	526.21	621.86	95.65 LT		
	4/2/24	2.705	153.494	177.370	415.20	479.79	64.59 LT		
	5/2/24	2.543	148.970	177.370	378.83	451.05	72.22 LT		
	6/3/24	4.471	151.816	177.370	678.77	793.02	114.25 LT		
	7/2/24	6.207	148.995	177.370	924.81	1,100.94	176.13 LT		
	8/2/24	0.172	155.407	177.370	26.73	30.51	3.78 LT		
	9/7/24	1.819	162.166	177.370	294.98	322.64	27.66 LT H		
	10/10/24	2.993	160.815	177.370	481.32	530.87	49.55 LT H		
	11/7/24	0.511	170.352	177.370	87.05	90.64	3.59 LT H		
	5/2/25	5.000	157.664	177.370	788.32	886.85	98.53 ST		
	8/4/25	3.000	167.457	177.370	502.37	532.11	29.74 ST		
	9/2/25	2.000	171.220	177.370	342.44	354.74	12.30 ST		
	10/2/25	5.000	173.726	177.370	868.63	886.85	18.22 ST		
	11/3/25	6.000	171.318	177.370	1,027.91	1,064.22	36.31 ST		
	Total	119.000			17,417.04	**21,107.03**	3,494.90 LT 195.10 ST	442.80	2.10
GIMA Status: AL; Next Dividend Payable 03/2026; Basis Adjustment Due to Wash Sale: $9.41; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	10/9/23	37.792	393.916	627.130	14,886.88	23,700.50	8,813.62 LT		
	11/2/23	1.838	394.657	627.130	725.38	1,152.66	427.28 LT		
	12/4/23	3.027	419.101	627.130	1,268.62	1,898.32	629.70 LT		
	1/2/24	2.716	434.960	627.130	1,181.35	1,703.29	521.94 LT		
	2/2/24	0.917	452.835	627.130	415.25	575.08	159.83 LT		
	3/4/24	2.484	471.502	627.130	1,171.21	1,557.79	386.58 LT		
	4/2/24	2.523	475.299	627.130	1,199.18	1,582.25	383.07 LT		
	5/2/24	1.527	461.343	627.130	704.47	957.63	253.16 LT		
	6/3/24	1.584	481.509	627.130	762.71	993.37	230.66 LT		
	7/2/24	0.674	501.766	627.130	338.19	422.69	84.50 LT		
	8/2/24	3.674	489.548	627.130	1,798.60	2,304.08	505.48 LT		
	9/3/24	2.127	510.959	627.130	1,086.81	1,333.91	247.10 LT		
	10/2/24	0.960	522.656	627.130	501.75	602.04	100.29 LT		
	11/4/24	1.625	524.462	627.130	852.25	1,019.09	166.84 LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/2/24	1.575	555.181	627.130	874.41	987.73	113.32 LT		
	1/2/25	0.977	535.210	627.130	522.90	612.71	89.81 ST		
	2/3/25	3.130	549.872	627.130	1,721.10	1,962.92	241.82 ST		
	3/3/25	0.697	545.839	627.130	380.45	437.11	56.66 ST		
	4/2/25	2.087	521.370	627.130	1,088.10	1,308.82	220.72 ST		
	5/2/25	1.111	520.342	627.130	578.10	696.74	118.64 ST		
	6/2/25	2.218	541.321	627.130	1,200.65	1,390.97	190.32 ST		
	7/2/25	1.328	569.247	627.130	755.96	832.83	76.87 ST		
	8/4/25	0.454	578.833	627.130	262.79	284.72	21.93 ST		
	9/2/25	2.429	584.870	627.130	1,420.65	1,523.30	102.65 ST		
	10/2/25	1.147	614.220	627.130	704.51	719.32	14.81 ST		
	11/3/25	0.799	627.647	627.130	501.49	501.08	(0.41) ST		
	12/2/25	0.161	625.093	627.130	100.64	100.97	0.33 ST		
	12/15/25	0.849	625.901	627.130	531.39	532.43	1.04 ST		
	12/17/25	0.465	619.527	627.130	288.08	291.62	3.54 ST		
	Total	82.895			37,823.87	**51,985.94**	13,023.37 LT 1,138.73 ST	585.90	1.13

GIMA Status: AL; Next Dividend Payable 03/2026; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**38.30%**	**$84,371.95**	**$101,262.51**	**$16,518.27 LT** **$372.32 ST**	**$1,123.58**	**1.11%**

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS 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 and 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.

Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain mutual funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these codes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
BLACKROCK HEALTH SCIENCE OPP I (SHSSX)	12/12/22	17.444	$71.368	$70.410	$1,244.95	$1,228.23	$(16.72) LT		
	1/4/23	3.390	69.903	70.410	236.97	238.69	1.72 LT		
	2/2/23	5.287	69.414	70.410	366.99	372.26	5.27 LT		
	3/2/23	3.989	66.678	70.410	265.98	280.87	14.89 LT		
	4/3/23	3.181	68.843	70.410	218.99	223.97	4.98 LT		
	5/2/23	2.222	70.644	70.410	156.97	156.45	(0.52) LT		
	6/2/23	4.812	69.817	70.410	335.96	338.81	2.85 LT		
	7/3/23	4.260	70.646	70.410	300.95	299.95	(1.00) LT		
	8/2/23	5.690	69.239	70.410	393.97	400.63	6.66 LT		
	9/5/23	2.545	69.151	70.410	175.99	179.19	3.20 LT		
	10/2/23	2.678	67.211	70.410	179.99	188.56	8.57 LT		
	11/2/23	4.048	66.435	70.410	268.93	285.02	16.09 LT		
	12/4/23	5.385	68.702	70.410	369.96	379.16	9.20 LT		
	12/28/23	2.059	69.922	70.410	143.97	144.97	1.00 LT		
	1/2/24	3.413	70.902	70.410	241.99	240.31	(1.68) LT		
	2/2/24	1.201	73.264	70.410	87.99	84.56	(3.43) LT		
	4/2/24	4.690	74.194	70.410	347.97	330.22	(17.75) LT		
	5/2/24	2.570	73.136	70.410	187.96	180.95	(7.01) LT		
	11/4/24	6.001	74.478	70.410	446.94	422.53	(24.41) LT		
	12/13/24	7.225	68.925	70.410	497.98	508.71	10.73 LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/16/24	2.507	68.588	70.410	171.95	176.52	4.57 LT		
	1/2/25	2.850	67.354	70.410	191.96	200.67	8.71 ST		
	4/2/25	3.055	69.064	70.410	210.99	215.10	4.11 ST		
	5/2/25	6.973	67.541	70.410	470.96	490.97	20.01 ST		
	6/2/25	13.920	65.300	70.410	908.98	980.11	71.13 ST		
	7/2/25	4.380	66.664	70.410	291.99	308.40	16.41 ST		
	7/21/25	16.354	61.269	70.410	1,001.99	1,151.49	149.50 ST		
	8/4/25	1.051	62.759	70.410	65.96	74.00	8.04 ST		
	9/2/25	0.431	64.826	70.410	27.94	30.35	2.41 ST		
	10/2/25	3.389	67.259	70.410	227.94	238.62	10.68 ST		
	11/3/25	1.454	68.741	70.410	99.95	102.38	2.43 ST		
	Total	148.454			10,142.01	**10,452.65**	17.21 LT 293.43 ST	41.72	0.40
Total Purchases vs Market Value					10,142.01	10,452.65			
Cumulative Cash Distributions						1,967.13			
Net Value Increase/(Decrease)						2,277.77			
GIMA Status: AL; Dividend Cash; Capital Gains Cash; Asset Class: Equities									
CLEARBRIDGE INTL GROWTH I (LMGNX)	12/12/22	53.408	55.890	74.130	2,984.95	3,959.14	974.19 LT		
	1/4/23	10.628	55.230	74.130	586.98	787.85	200.87 LT		
	2/2/23	10.138	58.980	74.130	597.94	751.53	153.59 LT		
	3/2/23	10.386	56.901	74.130	590.97	769.91	178.94 LT		
	3/27/23	7.021	59.335	74.130	416.59	520.47	103.88 LT H		
	4/25/23	4.051	59.963	74.130	242.91	300.30	57.39 LT H		
	6/2/23	13.109	59.568	74.130	780.88	971.77	190.89 LT		
	9/5/23	12.281	58.380	74.130	716.96	910.39	193.43 LT		
	11/9/23	5.617	56.427	74.130	316.95	416.39	99.44 LT		
	12/4/23	7.814	59.251	74.130	462.99	579.25	116.26 LT		
	1/2/24	11.279	59.930	74.130	675.95	836.11	160.16 LT		
	2/2/24	5.810	61.954	74.130	359.95	430.70	70.75 LT		
	3/4/24	7.388	65.099	74.130	480.95	547.67	66.72 LT		
	4/2/24	8.594	64.927	74.130	557.98	637.07	79.09 LT		
	5/2/24	8.556	63.108	74.130	539.95	634.26	94.31 LT		
	6/3/24	6.936	65.157	74.130	451.93	514.17	62.24 LT		
	7/2/24	6.817	65.564	74.130	446.95	505.34	58.39 LT		
	8/2/24	8.261	64.150	74.130	529.94	612.39	82.45 LT		
	9/3/24	1.498	68.745	74.130	102.98	111.05	8.07 LT		
	10/2/24	8.540	69.787	74.130	595.98	633.07	37.09 LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/4/24	14.502	67.231	74.130	974.99	1,075.03	100.04 LT		
	12/2/24	16.600	68.191	74.130	1,131.97	1,230.56	98.59 LT		
	1/2/25	9.147	64.498	74.130	589.96	678.07	88.11 ST		
	2/3/25	1.627	67.566	74.130	109.93	120.61	10.68 ST		
	7/2/25	11.452	74.742	74.130	855.94	848.94	(7.00) ST		
	7/21/25	5.037	74.636	74.130	375.94	373.39	(2.55) ST		
	8/4/25	8.488	74.098	74.130	628.94	629.22	0.28 ST		
	9/2/25	3.416	74.634	74.130	254.95	253.23	(1.72) ST		
	10/2/25	1.923	80.047	74.130	153.93	142.55	(11.38) ST		
	11/3/25	6.035	80.353	74.130	484.93	447.37	(37.56) ST		
	12/2/25	7.813	78.579	74.130	613.94	579.18	(34.76) ST		
	12/15/25	22.144	73.652	74.130	1,630.94	1,641.53	10.59 ST		
	Total	316.316			20,247.04	**23,448.51**	3,186.78 LT 14.69 ST	389.70	1.66
Total Purchases vs Market Value					20,247.04	23,448.51			
Cumulative Cash Distributions						1,936.77			
Net Value Increase/(Decrease)						5,138.24			
GIMA Status: FL; Basis Adjustment Due to Wash Sale: $51.52; Dividend Cash; Capital Gains Cash; Asset Class: Equities									
CONGRESS SMALL CAP GRWTH INST (CSMCX)	12/12/22	74.438	33.410	48.790	2,486.99	3,631.83	1,144.84 LT		
	1/4/23	15.462	32.531	48.790	502.99	754.39	251.40 LT		
	1/26/23	8.269	36.980	48.790	305.79	403.44	97.65 LT H		
	2/2/23	3.404	36.751	48.790	125.10	166.08	40.98 LT		
	3/2/23	10.474	35.800	48.790	374.97	511.03	136.06 LT		
	4/3/23	14.496	35.940	48.790	520.98	707.26	186.28 LT		
	5/2/23	15.491	35.309	48.790	546.97	755.81	208.84 LT		
	6/2/23	13.554	36.740	48.790	497.98	661.30	163.32 LT		
	6/26/23	9.650	38.672	48.790	373.18	470.82	97.64 LT H		
	7/26/23	0.975	39.426	48.790	38.44	47.57	9.13 LT H		
	11/9/23	23.300	33.390	48.790	777.98	1,136.81	358.83 LT		
	12/4/23	8.029	36.489	48.790	292.97	391.74	98.77 LT		
	1/2/24	5.520	38.402	48.790	211.98	269.32	57.34 LT		
	2/2/24	20.790	37.469	48.790	778.99	1,014.34	235.35 LT		
	4/2/24	12.132	39.811	48.790	482.99	591.92	108.93 LT		
	5/2/24	11.370	39.489	48.790	448.99	554.74	105.75 LT		
	7/2/24	12.571	41.761	48.790	524.98	613.34	88.36 LT		
	4/2/25	9.328	43.041	48.790	401.49	455.11	53.62 ST		
	7/2/25	6.370	47.719	48.790	303.97	310.79	6.82 ST		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/4/25	3.062	48.978	48.790	149.97	149.40	(0.57) ST		
	9/2/25	3.687	49.083	48.790	180.97	179.89	(1.08) ST		
	10/2/25	3.191	52.322	48.790	166.96	155.69	(11.27) ST		
	11/3/25	11.600	52.068	48.790	603.99	565.96	(38.03) ST		
	12/2/25	5.623	50.678	48.790	284.96	274.35	(10.61) ST		
	12/15/25	7.137	50.020	48.790	356.99	348.21	(8.78) ST		
	12/17/25	0.428	49.042	48.790	20.99	20.88	(0.11) ST		
	Total	310.351			11,762.56	**15,142.03**	3,389.47 LT (10.01) ST	—	—
Total Purchases vs Market Value					11,762.56	15,142.03			
Cumulative Cash Distributions						345.51			
Net Value Increase/(Decrease)						3,724.98			
GIMA Status: FL; Basis Adjustment Due to Wash Sale: $33.43; Dividend Cash; Capital Gains Cash; Asset Class: Equities									
HARTFORD DIVIDEND & GROWTH I (HDGIX)	12/12/22	94.374	30.040	34.190	2,834.99	3,226.65	391.66 LT		
	1/4/23	19.405	29.269	34.190	567.97	663.46	95.49 LT		
	2/2/23	22.520	30.550	34.190	687.99	769.96	81.97 LT		
	3/2/23	20.184	29.230	34.190	589.97	690.09	100.12 LT		
	4/3/23	20.965	29.430	34.190	616.99	716.79	99.80 LT		
	5/2/23	14.754	29.551	34.190	435.99	504.44	68.45 LT		
	6/2/23	21.052	30.210	34.190	635.99	719.77	83.78 LT		
	7/3/23	22.322	30.731	34.190	685.97	763.19	77.22 LT		
	8/2/23	16.389	31.240	34.190	511.99	560.34	48.35 LT		
	9/5/23	17.496	30.921	34.190	540.99	598.19	57.20 LT		
	10/2/23	16.307	29.680	34.190	483.99	557.54	73.55 LT		
	10/9/23	88.933	30.000	34.190	2,667.98	3,040.62	372.64 LT		
	11/2/23	23.513	29.940	34.190	703.99	803.91	99.92 LT		
	12/4/23	25.850	31.450	34.190	812.99	883.81	70.82 LT		
	1/2/24	30.190	32.560	34.190	982.99	1,032.20	49.21 LT		
	2/2/24	26.625	32.750	34.190	871.98	910.31	38.33 LT		
	3/4/24	33.800	33.520	34.190	1,132.96	1,155.62	22.66 LT		
	4/2/24	11.873	34.530	34.190	409.98	405.94	(4.04) LT		
	5/2/24	14.125	34.121	34.190	481.96	482.93	0.97 LT		
	6/3/24	21.279	35.151	34.190	747.97	727.53	(20.44) LT		
	7/2/24	29.078	35.180	34.190	1,022.96	994.18	(28.78) LT		
	8/2/24	11.280	35.281	34.190	397.97	385.66	(12.31) LT		
	8/9/24	29.045	35.541	34.190	1,032.29	993.05	(39.24) LT H		
	9/3/24	1.989	36.410	34.190	72.42	68.00	(4.42) LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/7/24	3.762	36.069	34.190	135.69	128.62	(7.07) LT H		
	12/13/24	60.875	34.020	34.190	2,070.98	2,081.32	10.34 LT		
	12/16/24	16.061	33.931	34.190	544.96	549.13	4.17 LT		
	1/2/25	22.252	32.940	34.190	732.99	760.80	27.81 ST		
	2/3/25	17.308	34.260	34.190	592.98	591.76	(1.22) ST		
	3/3/25	9.606	34.039	34.190	326.98	328.43	1.45 ST		
	4/2/25	0.867	33.414	34.190	28.97	29.64	0.67 ST		
	5/2/25	37.981	32.990	34.190	1,252.98	1,298.57	45.59 ST		
	8/4/25	52.345	34.310	34.190	1,795.96	1,789.68	(6.28) ST		
	10/2/25	26.220	36.460	34.190	955.98	896.46	(59.52) ST		
	11/3/25	16.711	36.981	34.190	617.99	571.35	(46.64) ST		
	12/15/25	80.401	34.390	34.190	2,764.99	2,748.91	(16.08) ST		
	12/17/25	4.031	33.977	34.190	136.96	137.82	0.86 ST		
	Total	981.768			31,889.68	**33,566.65**	1,730.35 LT (53.36) ST	570.41	1.70
Total Purchases vs Market Value					31,889.68	33,566.65			
Cumulative Cash Distributions						6,760.66			
Net Value Increase/(Decrease)						8,437.63			

GIMA Status: FL; Basis Adjustment Due to Wash Sale: $64.01; Dividend Cash; Capital Gains Cash; Asset Class: Equities

JPMORGAN GROWTH ADVANTAGE I (JGASX)	12/12/22	201.539	24.680	41.830	4,973.98	8,430.38	3,456.40 LT		
	12/29/22	6.244	23.379	41.830	145.98	261.19	115.21 LT		
	1/4/23	42.949	23.260	41.830	998.99	1,796.56	797.57 LT		
	2/2/23	26.723	26.370	41.830	704.69	1,117.82	413.13 LT		
	3/2/23	39.250	25.070	41.830	983.99	1,641.83	657.84 LT		
	4/3/23	26.470	26.180	41.830	692.99	1,107.24	414.25 LT		
	5/2/23	38.419	25.950	41.830	996.97	1,607.07	610.10 LT		
	11/9/23	19.776	29.580	41.830	584.98	827.23	242.25 LT		
	12/4/23	25.854	31.020	41.830	801.99	1,081.47	279.48 LT		
	1/2/24	27.923	31.980	41.830	892.97	1,168.02	275.05 LT		
	2/2/24	8.761	34.811	41.830	304.98	366.47	61.49 LT		
	3/4/24	6.316	36.572	41.830	230.99	264.20	33.21 LT		
	4/2/24	23.619	36.750	41.830	867.99	987.98	119.99 LT		
	5/2/24	27.869	35.379	41.830	985.99	1,165.76	179.77 LT		
	6/3/24	12.976	37.219	41.830	482.96	542.79	59.83 LT		
	8/2/24	36.262	36.760	41.830	1,332.99	1,516.84	183.85 LT		
	9/3/24	21.765	38.180	41.830	830.98	910.43	79.45 LT		
	10/2/24	15.765	39.961	41.830	629.98	659.45	29.47 LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/4/24	5.385	40.481	41.830	217.99	225.25	7.26 LT		
	12/2/24	14.202	43.371	41.830	615.95	594.07	(21.88) LT		
	12/16/24	13.721	42.270	41.830	579.98	573.95	(6.03) LT		
	1/2/25	21.971	40.370	41.830	886.96	919.05	32.09 ST		
	2/3/25	20.747	41.210	41.830	854.99	867.85	12.86 ST		
	3/3/25	33.521	38.870	41.830	1,302.96	1,402.18	99.22 ST		
	4/2/25	42.398	37.100	41.830	1,572.97	1,773.51	200.54 ST		
	5/2/25	1.604	38.017	41.830	60.98	67.10	6.12 ST		
	6/2/25	0.123	40.407	41.830	4.97	5.15	0.18 ST		
	7/2/25	7.004	42.831	41.830	299.99	292.98	(7.01) ST		
	8/4/25	1.177	44.172	41.830	51.99	49.23	(2.76) ST		
	9/2/25	15.699	44.269	41.830	694.98	656.69	(38.29) ST		
	10/2/25	6.286	46.927	41.830	294.98	262.94	(32.04) ST		
	11/3/25	2.985	48.228	41.830	143.96	124.86	(19.10) ST		
	12/2/25	20.796	47.219	41.830	981.97	869.90	(112.07) ST		
	12/15/25	111.100	41.530	41.830	4,613.99	4,647.31	33.32 ST		
	Total	927.199			30,624.00	**38,784.73**	7,987.69 LT 173.06 ST	—	—
Total Purchases vs Market Value					30,624.00	38,784.73			
Cumulative Cash Distributions						5,620.05			
Net Value Increase/(Decrease)						13,780.78			
GIMA Status: FL; Dividend Cash; Capital Gains Cash; Asset Class: Equities									
NOMURA SMALL CAP VALUE INST (DEVIX)	11/17/22	6.907	70.707	67.140	488.37	463.74	(24.63) LT H		
	12/29/22	0.711	68.833	67.140	48.94	47.74	(1.20) LT		
	1/4/23	3.615	69.145	67.140	249.96	242.71	(7.25) LT		
	4/3/23	6.615	67.268	67.140	444.98	444.13	(0.85) LT		
	5/2/23	4.890	64.000	67.140	312.96	328.31	15.35 LT		
	6/2/23	4.375	66.958	67.140	292.94	293.74	0.80 LT		
	7/3/23	2.361	70.284	67.140	165.94	158.52	(7.42) LT		
	9/5/23	4.000	70.248	67.140	280.99	268.56	(12.43) LT		
	10/2/23	4.358	66.081	67.140	287.98	292.60	4.62 LT		
	10/9/23	35.053	65.899	67.140	2,309.96	2,353.46	43.50 LT		
	11/2/23	6.188	65.609	67.140	405.99	415.46	9.47 LT		
	12/4/23	4.772	70.610	67.140	336.95	320.39	(16.56) LT		
	12/28/23	3.876	70.684	67.140	273.97	260.23	(13.74) LT		
	1/2/24	6.956	69.859	67.140	485.94	467.03	(18.91) LT		
	2/2/24	10.406	68.228	67.140	709.98	698.66	(11.32) LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	3/4/24	6.867	70.769	67.140	485.97	461.05	(24.92) LT		
	4/2/24	2.633	72.526	67.140	190.96	176.78	(14.18) LT		
	5/2/24	6.114	71.300	67.140	435.93	410.49	(25.44) LT		
	6/3/24	4.112	73.193	67.140	300.97	276.08	(24.89) LT		
	12/31/24	22.856	69.870	67.140	1,596.95	1,534.55	(62.40) LT		
	1/2/25	6.070	69.512	67.140	421.94	407.54	(14.40) ST		
	2/3/25	1.220	71.770	67.140	87.56	81.91	(5.65) ST		
	3/3/25	11.217	68.462	67.140	767.94	753.11	(14.83) ST		
	4/2/25	4.375	67.426	67.140	294.99	293.74	(1.25) ST		
	5/2/25	11.846	65.839	67.140	779.93	795.34	15.41 ST		
	8/4/25	11.204	69.972	67.140	783.97	752.24	(31.73) ST		
	10/2/25	8.814	73.291	67.140	645.99	591.77	(54.22) ST		
	11/3/25	9.097	72.439	67.140	658.98	610.77	(48.21) ST		
	12/17/25	15.144	67.881	67.140	1,027.99	1,016.77	(11.22) ST		
	Total	226.652			15,575.92	**15,217.42**	(192.40) LT (166.10) ST	206.03	1.35
Total Purchases vs Market Value					15,575.92	15,217.42			
Cumulative Cash Distributions						3,772.35			
Net Value Increase/(Decrease)						3,413.85			
GIMA Status: FL; Basis Adjustment Due to Wash Sale: $26.38; Dividend Cash; Capital Gains Cash; Asset Class: Equities									
TOUCHSTONE MID CAP GROWTH Y (TEGYX)	12/12/22	108.229	29.890	40.380	3,234.97	4,370.29	1,135.32 LT		
	1/4/23	23.089	29.060	40.380	670.97	932.33	261.36 LT		
	1/26/23	17.365	31.901	40.380	553.96	701.20	147.24 LT H		
	3/2/23	18.761	31.339	40.380	587.96	757.57	169.61 LT		
	4/3/23	22.969	30.780	40.380	706.98	927.49	220.51 LT		
	5/2/23	24.883	30.100	40.380	748.98	1,004.78	255.80 LT		
	6/2/23	17.042	31.681	40.380	539.90	688.16	148.26 LT		
	6/26/23	4.142	32.921	40.380	136.36	167.25	30.89 LT H		
	11/9/23	19.540	30.910	40.380	603.98	789.03	185.05 LT		
	12/4/23	7.587	33.741	40.380	255.99	306.36	50.37 LT		
	1/2/24	10.752	35.341	40.380	379.99	434.17	54.18 LT		
	6/3/24	19.916	36.239	40.380	721.74	804.21	82.47 LT		
	7/2/24	17.400	36.550	40.380	635.97	702.61	66.64 LT		
	8/2/24	23.730	34.681	40.380	822.97	958.22	135.25 LT		
	9/3/24	8.676	36.881	40.380	319.98	350.34	30.36 LT		
	10/2/24	9.982	38.568	40.380	384.99	403.07	18.08 LT		
	11/4/24	1.731	39.261	40.380	67.96	69.90	1.94 LT		

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	4/2/25	29.891	37.870	40.380	1,131.98	1,207.00	75.02 ST		
	7/2/25	12.659	43.919	40.380	555.97	511.17	(44.80) ST		
	8/4/25	3.154	45.333	40.380	142.98	127.36	(15.62) ST		
	9/2/25	11.824	44.991	40.380	531.97	477.45	(54.52) ST		
	10/2/25	19.246	45.981	40.380	884.95	777.15	(107.80) ST		
	11/3/25	6.591	46.421	40.380	305.96	266.14	(39.82) ST		
	12/2/25	19.078	44.709	40.380	852.96	770.37	(82.59) ST		
	12/15/25	47.015	40.540	40.380	1,905.97	1,898.47	(7.50) ST		
	12/17/25	5.301	39.611	40.380	209.98	214.05	4.07 ST		
	Total	510.553			17,896.37	**20,616.13**	2,993.33 LT (273.56) ST	—	—
Total Purchases vs Market Value					17,896.37	20,616.13			
Cumulative Cash Distributions						2,420.20			
Net Value Increase/(Decrease)						5,139.96			

GIMA Status: FL; Basis Adjustment Due to Wash Sale: $14.34; Dividend Cash; Capital Gains Cash; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	**59.46%**	**$138,137.58**	**$157,228.12**	**$19,112.43 LT** **$(21.85) ST**	**$1,207.86**	**0.77%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$222,509.53**	**$264,407.04**	**$35,630.70 LT** **$350.47 ST**	**$2,332.03** —	**0.88%**

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.

H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,916.41	—	—	—	—	—
ETFs & CEFs	—	$101,262.51	—	—	—	—
Mutual Funds	—	157,228.12	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$5,916.41**	**$258,490.63**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/1		Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]			$5,000.00
12/2	12/3	Bought	ISHARES N AMERICAN TECH SOFT	ACTED AS AGENT	10.000	105.1750	(1,051.75)
12/2	12/3	Bought	JPMORGAN GROWTH ADVANTAGE I		20.796	47.2200	(981.97)
12/2	12/3	Bought	TOUCHSTONE MID CAP GROWTH Y		19.078	44.7100	(852.96)
12/2	12/3	Bought	FT NASDAQ CYBERSECUR ETF	ACTED AS AGENT	10.000	73.2000	(732.00)
12/2	12/3	Bought	CLEARBRIDGE INTL GROWTH I		7.813	78.5800	(613.94)
12/2	12/3	Bought	CONGRESS SMALL CAP GRWTH INST		5.623	50.6800	(284.96)
12/2	12/3	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT	0.161	625.1086	(100.64)
12/5		Service Fee	ADV FEE 12/01-12/31				(217.53)
12/10		Dividend	BLACKROCK HEALTH SCIENCE OPP I DIV PAYMENT				51.55
12/10		LT Cap Gain Distribution	BLACKROCK HEALTH SCIENCE OPP I				524.50
12/11		LT Cap Gain Distribution	CONGRESS SMALL CAP GRWTH INST				345.51
12/12		Dividend	CLEARBRIDGE INTL GROWTH I DIV PAYMENT				362.48
12/12		LT Cap Gain Distribution	JPMORGAN GROWTH ADVANTAGE I				4,018.89
12/12		LT Cap Gain Distribution	HARTFORD DIVIDEND & GROWTH I				3,525.01
12/12		LT Cap Gain Distribution	TOUCHSTONE MID CAP GROWTH Y				1,374.36
12/12		LT Cap Gain Distribution	CLEARBRIDGE INTL GROWTH I				1,235.13
12/12		ST Cap Gain Distribution	TOUCHSTONE MID CAP GROWTH Y				569.56
12/15	12/16	Bought	JPMORGAN GROWTH ADVANTAGE I		111.100	41.5300	(4,613.99)
12/15	12/16	Bought	HARTFORD DIVIDEND & GROWTH I		80.401	34.3900	(2,764.99)
12/15	12/16	Bought	TOUCHSTONE MID CAP GROWTH Y		47.015	40.5400	(1,905.97)
12/15	12/16	Bought	CLEARBRIDGE INTL GROWTH I		22.144	73.6500	(1,630.94)
12/15	12/16	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT	0.849	625.8966	(531.39)
12/15	12/16	Bought	CONGRESS SMALL CAP GRWTH INST		7.137	50.0200	(356.99)
12/15	12/16	Bought	FT NASDAQ CYBERSECUR ETF	ACTED AS AGENT	2.000	73.0600	(146.12)

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/16		Dividend	NOMURA SMALL CAP VALUE INST DIV PAYMENT				192.21
12/16		LT Cap Gain Distribution	NOMURA SMALL CAP VALUE INST				1,598.69
12/17	12/18	Bought	NOMURA SMALL CAP VALUE INST		15.144	67.8800	(1,027.99)
12/17	12/18	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT	0.465	619.5200	(288.08)
12/17	12/18	Bought	TOUCHSTONE MID CAP GROWTH Y		5.301	39.6100	(209.98)
12/17	12/18	Bought	FT NASDAQ CYBERSECUR ETF	ACTED AS AGENT	2.000	71.7100	(143.42)
12/17	12/18	Bought	HARTFORD DIVIDEND & GROWTH I		4.031	33.9800	(136.96)
12/17	12/18	Bought	CONGRESS SMALL CAP GRWTH INST	QUANTITY EQUALS FRACTION	0.428	49.0200	(20.99)
12/24		Dividend	VANGUARD S&P 500 ETF				146.81
12/24		Dividend	VANGUARD MID CAP VALUE ETF				110.78
12/29	12/30	Sold	BLACKROCK HEALTH SCIENCE OPP I	UNSOLICITED TRADE VSP DATES IN REALIZED G/L OR ONLINE	35.211	70.9300	2,497.52
12/29		Cash Transfer	FUNDS TRANSFERRED	Confirmation - #D2OGEDGMB [redacted]			(903.05)
12/29	12/30	Bought	ST STR HLTH CARE SEL SEC SPDR	ACTED AS AGENT UNSOLICITED TRADE	16.039	156.1050	(2,503.77)
12/30		Dividend	HARTFORD DIVIDEND & GROWTH I				142.48
12/31		Deposit	FUNDS RECEIVED	Bank Am Checkin[redacted]			5,000.00
12/31		Dividend	FT NASDAQ CYBERSECUR ETF				37.10
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.03
NET CREDITS/(DEBITS)							**$4,712.23**

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

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/1	Automatic Investment	BANK DEPOSIT PROGRAM	$5,000.00
12/3	Automatic Redemption	BANK DEPOSIT PROGRAM	(4,618.22)
12/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(217.53)
12/10	Automatic Investment	BANK DEPOSIT PROGRAM	576.05
12/11	Automatic Investment	BANK DEPOSIT PROGRAM	345.51
12/12	Automatic Investment	BANK DEPOSIT PROGRAM	11,085.43
12/16	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,159.49)
12/18	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,827.42)
12/24	Automatic Investment	BANK DEPOSIT PROGRAM	257.59
12/29	Automatic Redemption	BANK DEPOSIT PROGRAM	(903.05)
12/30	Automatic Investment	BANK DEPOSIT PROGRAM	136.23
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	5,037.10

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

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

Activity Date	Activity Type	Description	Credits/(Debits)
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$4,712.23**

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
BLACKROCK HEALTH SCIENCE OPP I	03/04/24	12/29/25	4.615	$327.34	$347.95	$(20.61)	
	06/03/24	12/29/25	4.811	341.25	362.92	(21.67)	
	07/02/24	12/29/25	2.279	161.65	172.93	(11.28)	
	08/02/24	12/29/25	3.623	256.98	274.95	(17.97)	
	09/03/24	12/29/25	4.720	334.79	369.95	(35.16)	
	10/02/24	12/29/25	6.372	451.96	488.99	(37.03)	
	12/02/24	12/29/25	8.791	623.55	659.93	(36.38)	
Long-Term This Period				**$2,497.52**	**$2,677.62**	**$(180.10)**	
Long-Term Year to Date				**$7,451.19**	**$7,253.55**	**$197.64**	
Net Realized Gain/(Loss) This Period				**$2,497.52**	**$2,677.62**	**$(180.10)**	
Net Realized Gain/(Loss) Year to Date				**$23,544.02**	**$23,415.57**	**$128.45**	

Disallowed Loss Based On Wash Sale Year to Date: $99.80

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

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534, Monday-Friday, 9 a.m.- 6 p.m. Eastern Time.

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.

Account Detail

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

FINRA BrokerCheck

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

Retirement Rollover Guide

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

2025 Recap of Cash Management Activity

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/31	Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]	$5,000.00
2/28	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
4/1	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
5/1	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
5/30	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
7/1	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
8/1	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
8/29	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
10/1	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
10/31	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
12/1	Deposit	FUNDS RECEIVED	Bank Am Checkin	5,000.00
12/31	Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]	5,000.00
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$60,000.00**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
4/3	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #DQ2FJ1L1D [redacted]	$(699.00)
12/29	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #D2OGEDGMB [redacted]	(903.05)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(1,602.05)**

2025 Recap of Cash Management Activity

Select UMA Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

OTHER DEBITS

Activity Date	Activity Type	Description	Comments		Inflows/(Outflows)
1/8	Service Fee	ADV FEE 01/01-01/31			$(152.12)
1/22	Service Fee	NET PLATFORM FEE	PLATFORM FEE	($15.76)	—
			PLATFORM CREDIT	$15.76	
2/7	Service Fee	ADV FEE 02/01-02/28			(146.80)
3/7	Service Fee	ADV FEE 03/01-03/31			(163.21)
4/7	Service Fee	ADV FEE 04/01-04/30			(149.28)
4/15	Service Fee	NET PLATFORM FEE	PLATFORM FEE	($15.67)	—
			PLATFORM CREDIT	$15.67	
5/7	Service Fee	ADV FEE 05/01-05/31			(157.56)
6/6	Service Fee	ADV FEE 06/01-06/30			(169.08)
7/8	Service Fee	ADV FEE 07/01-07/31			(182.28)
7/16	Service Fee	NET PLATFORM FEE	PLATFORM FEE	($18.73)	—
			PLATFORM CREDIT	$18.73	
8/7	Service Fee	ADV FEE 08/01-08/31			(187.94)
9/8	Service Fee	ADV FEE 09/01-09/30			(193.79)
10/7	Service Fee	ADV FEE 10/01-10/31			(206.38)
10/15	Service Fee	NET PLATFORM FEE	PLATFORM FEE	($21.44)	—
			PLATFORM CREDIT	$21.44	
11/7	Service Fee	ADV FEE 11/01-11/30			(211.16)
12/5	Service Fee	ADV FEE 12/01-12/31			(217.53)
TOTAL OTHER DEBITS					**$(2,137.13)**

TOTAL CASH RELATED ACTIVITY **$56,260.82**

Account Summary

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
TOTAL BEGINNING VALUE	**$1,730,020.97**	**$799,324.09**
Credits	903.05	1,025,903.05
Debits	(930,903.05)	(1,084,903.05)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(930,000.00)**	**$(59,000.00)**
Change in Value	**6,817.90**	**66,514.78**
TOTAL ENDING VALUE	**$806,838.87**	**$806,838.87**

Includes Assets Externally Held: $384,657.53

Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.

MARKET VALUE OVER TIME

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



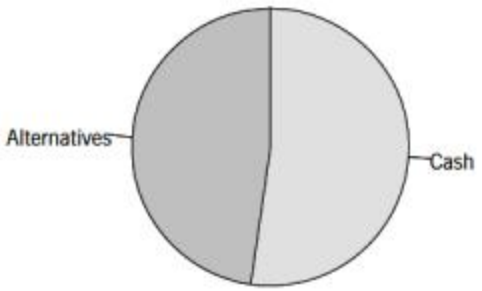
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$422,181.34	52.33
Alternatives	384,657.53	47.67
TOTAL VALUE	**$806,838.87**	**100.00%**

Includes Assets Externally Held: $384,657.53

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 [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/25)	This Period (as of 12/31/25)
Mutual Funds	$1,348,464.47	$422,181.34
Alternative Investments+	381,556.50	384,657.53
Total Assets	**$1,730,020.97**	**$806,838.87**
Total Assets Held At Morgan Stanley	*$1,348,464.47*	*$422,181.34*
Total Assets Externally Held	*$381,556.50*	*$384,657.53*
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$1,730,020.97**	**$806,838.87**

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

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Other Dividends	$3,716.87	$32,908.24
Interest	—	0.04
Income And Distributions	**$3,716.87**	**$32,908.28**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$3,716.87**	**$32,908.28**

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

CASH FLOW

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
OPENING CASH, BDP, MMFs	—	**$4.53**
Purchases	—	(995,322.57)
Dividend Reinvestments	(3,716.87)	(32,908.24)
Sales and Redemptions	930,000.00	1,054,318.00
Income and Distributions	3,716.87	32,908.28
Total Investment Related Activity	**$930,000.00**	**$58,995.47**
Electronic Transfers-Credits	903.05	1,025,903.05
Electronic Transfers-Debits	(930,903.05)	(1,084,903.05)
Total Cash Related Activity	**$(930,000.00)**	**$(59,000.00)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/25-12/31/25)	Realized This Year (1/1/25-12/31/25)	Unrealized Inception to Date (as of 12/31/25)
Short-Term Gain	—	—	$50.26
Short-Term (Loss)	—	—	(55.07)
Total Short-Term	—	—	**$(4.81)**
Long-Term Gain	—	—	28,881.70
Long-Term (Loss)	—	—	(846.65)
Total Long-Term	—	—	**$28,035.05**
TOTAL GAIN/(LOSS)	—	—	**$28,030.24**

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

Account Detail

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Investment Objectives (in order of priority): Capital Appreciation, Aggressive Income
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

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

MUTUAL FUNDS

OPEN-END NON-SWEEP MONEY MARKET FUNDS

The Current Yield is an estimate for informational purposes only and, depending upon market conditions, may differ materially from published Money Market Fund yields. Current Yield is calculated by dividing the total estimated annual income (in most cases, as of the prior month-end) by the current market value of the entire position. Investors should refer to the fund website for the most recent yield information. For holders of money market fund shares with a floating net asset value, we will provide information which may be relevant to holders who have elected to use the NAV method of tax accounting pursuant to Treasury Regulation section 1.446-7. However, since this is supplemental data, it will not be furnished to the Internal Revenue Service.

Security Description	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Est Ann Income	Current Yield %
MSILF GOVERNMENT INST (MVRXX)	422,181.340	N/A	$1.0000	N/A	**$422,181.34**	$15,105.65	3.58
Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash							

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	**52.33%**	—	**$422,181.34**	**N/A**	**$15,105.65**	**3.58%**

Account Detail

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

ALTERNATIVE INVESTMENTS

Your interests in the Alternative Investments recorded in this section, which may have been purchased through us, may not be held here, and are not covered by SIPC. The information provided: 1) is included solely as a service to you, and certain transactions may not be reported; 2) is derived from you or another external source for which we are not responsible, and may have been modified to take into consideration capital calls or distributions to the extent applicable; 3) may not reflect actual shares, share prices or values; 4) may include invested or distributed amounts in addition to a fair value estimate; and 5) should not be relied upon for tax reporting purposes. Alternative Investments are illiquid and may not be valued daily. The estimated valuation provided will be as of the most recent date available and will be included in summaries of your assets. Such valuation may not be the most recent provided by the fund in which you are invested. No representation is made that the valuation is a market value or that the interest could be liquidated at this value. We are not required to take any action with respect to your investment unless valid instructions are received from you in a timely manner. Some positions reflected on your statement, including those with a security description ending in "HLD," may not represent interests in the fund, but rather redemption proceeds withheld by the issuer pending final valuations which are not subject to the investment performance of the fund and may or may not accrue interest for the length of the withholding. There are likely to be restrictions on redemptions; see applicable offering document. Positions with a security description ending in "CPV" represent contributions pending fund valuation inclusive of the activity, while those ending in "DPV" represent distributions or redemptions pending fund valuation inclusive of the activity. These positions should be viewed as a complement to the underlying position with the same description, to ensure a more comprehensive valuation. Information on those investments designated "(RPTG ONLY)" and "(REFERRAL)" is limited to performance reporting only. No investment advice or research is provided.

For Hedge Funds: 1) "Commitment/Aggregate Investment" is equal to the total investment to date; 2) "Redemptions" are equal to any past redemptions/sales that were reported to us; 3) "Distributions" consist of proceeds distributed from the fund.

For Hedge Funds - Shares, Private Equity - Evergreen, Private Credit - Evergreen, and Private Real Assets - Evergreen: 1)"Trade Date" may reflect the date on which the positions were transferred into the current account; 2) "Total Purchases vs. Estimated Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the position; 3) "Net Value Increase/(Decrease)," which reflects the difference between your total purchases and the estimated value of the fund's shares, is for informational purposes and does not reflect your total unrealized gain or loss nor should it be used for tax purposes. Public, non-listed REIT securities are not listed on a national securities exchange, are generally illiquid and, even if you are able to sell the securities, the price received may be less than the per share estimated value provided in the account statement.

HEDGE FUNDS - SHARES

Security Description	Trade Date	Quantity	Unit Cost	Estimated NAV	Total Cost	Estimated Value	Unrealized Gain/(Loss)		Valuation Date
HP/JAIN GLOBAL ONSHORE LP	1/1/25	99.764	$1,002.370	$1,006.300	$100,000.00	**$100,392.96**	$392.96	F	11/30/25
Asset Class: Alt									

HEDGE FUNDS

Security Description	Commitment/ Aggregate Investment	Total Cost	Estimated Value	Est Value + Redemptions + Distributions	Total Return	Valuation Date
HP/MILLENNIUM USA III LP	$46,585.45	N/A	**$14,862.76**	$14,862.76	—	11/30/25
Asset Class: Alt						

PRIVATE CREDIT - EVERGREEN

Security Description	Trade Date	Quantity	Unit Cost	Estimated NAV	Total Cost	Estimated Value	Unrealized Gain/(Loss)		Valuation Date
BLACKSTONE BCRED	12/1/23	1,981.768	$25.230	$24.870	$50,000.00	$49,286.57	$(713.43)	F	11/30/25
	Purchases	1,981.768			50,000.00	**49,286.57**	(713.43)	F	
Reinvestment	12/31/23	15.775	25.390	24.870	400.52	392.32	(8.20)	F	
Reinvestment	1/31/24	15.880	25.410	24.870	403.50	394.94	(8.56)	F	
Reinvestment	2/29/24	15.993	25.430	24.870	406.71	397.75	(8.96)	F	

Account Detail

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Estimated NAV	Total Cost	Estimated Value	Unrealized Gain/(Loss)		Valuation Date
Reinvestment	3/31/24	16.070	25.510	24.870	409.94	399.66	(10.28)	F	
Reinvestment	4/30/24	16.170	25.540	24.870	412.98	402.15	(10.83)	F	
Reinvestment	5/31/24	16.292	25.550	24.870	416.25	405.18	(11.07)	F	
Reinvestment	6/30/24	16.408	25.570	24.870	419.54	408.07	(11.47)	F	
Reinvestment	7/31/24	16.537	25.570	24.870	422.85	411.28	(11.57)	F	
Reinvestment	8/31/24	16.694	25.530	24.870	426.19	415.18	(11.01)	F	
Reinvestment	9/30/24	16.845	25.500	24.870	429.56	418.94	(10.62)	F	
Reinvestment	10/31/24	16.966	25.520	24.870	432.96	421.94	(11.02)	F	
Reinvestment	11/30/24	17.140	25.460	24.870	436.39	426.27	(10.12)	F	
Reinvestment	12/31/24	17.312	25.420	24.870	440.06	430.55	(9.51)	F	
Reinvestment	1/31/25	17.449	25.420	24.870	443.56	433.96	(9.60)	F	
Reinvestment	2/28/25	17.630	25.360	24.870	447.09	438.46	(8.63)	F	
Reinvestment	3/31/25	17.848	25.250	24.870	450.65	443.88	(6.77)	F	
Reinvestment	4/30/25	18.042	25.190	24.870	454.48	448.70	(5.78)	F	
Reinvestment	5/31/25	18.181	25.210	24.870	458.35	452.16	(6.19)	F	
Reinvestment	6/30/25	18.347	25.170	24.870	461.80	456.29	(5.51)	F	
Reinvestment	7/31/25	18.511	25.160	24.870	465.74	460.37	(5.37)	F	
Reinvestment	8/31/25	18.712	25.090	24.870	469.48	465.37	(4.11)	F	
Reinvestment	9/30/25	18.953	24.970	24.870	473.26	471.36	(1.90)	F	
Reinvestment	10/31/25	17.247	24.940	24.870	430.14	428.93	(1.21)	F	
Reinvestment	11/30/25	17.422	24.870	24.870	433.29	433.29	0.00	F	
	Total	2,394.192			60,445.29	**59,543.56**	(846.65)		
							(55.07)		
Total Purchases vs Estimated Value					50,000.00	59,543.56			
Net Value Increase/(Decrease)						9,543.56			

Asset Class: Alt

PRIVATE EQUITY - EVERGREEN

Security Description	Trade Date	Quantity	Unit Cost	Estimated NAV	Total Cost	Estimated Value	Unrealized Gain/(Loss)		Valuation Date
BLACKSTONE - BXPE	3/1/24	989.261	$25.270	$32.940	$25,000.00	$32,584.18	$7,584.18	F	11/30/25
	11/1/24	3,649.102	27.400	32.940	100,000.00	120,193.76	20,193.76	F	
	Total	4,638.363			125,000.00	**152,777.94**	27,777.94		

Asset Class: Alt

Account Detail

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

PRIVATE REAL ASSETS - EVERGREEN

Security Description	Trade Date	Quantity	Unit Cost	Estimated NAV	Total Cost	Estimated Value	Unrealized Gain/(Loss)		Valuation Date
BLUE OWL REAL ESTATE NLT	12/1/23	4,855.925	$10.300	$10.420	$50,000.00	$50,604.08	$604.08	F	11/30/25
	Purchases	4,855.925			50,000.00	**50,604.08**	604.08	F	
Reinvestment	12/31/23	24.590	10.080	10.420	247.92	256.25	8.33	F	
Reinvestment	1/31/24	24.805	10.070	10.420	249.84	258.50	8.66	F	
Reinvestment	2/29/24	24.833	10.110	10.420	251.15	258.79	7.64	F	
Reinvestment	3/31/24	24.979	10.100	10.420	252.27	260.31	8.04	F	
Reinvestment	4/30/24	25.051	10.120	10.420	253.60	261.06	7.46	F	
Reinvestment	5/31/24	25.217	10.100	10.420	254.80	262.79	7.99	F	
Reinvestment	6/30/24	25.345	10.110	10.420	256.16	264.12	7.96	F	
Reinvestment	7/31/24	25.583	10.060	10.420	257.44	266.60	9.16	F	
Reinvestment	8/31/24	25.712	10.070	10.420	258.91	267.95	9.04	F	
Reinvestment	9/30/24	25.850	10.070	10.420	260.20	269.39	9.19	F	
Reinvestment	10/31/24	25.893	10.100	10.420	261.54	269.83	8.29	F	
Reinvestment	11/30/24	25.938	10.130	10.420	262.74	270.30	7.56	F	
Reinvestment	12/31/24	26.039	10.140	10.420	263.96	271.36	7.40	F	
Reinvestment	1/31/25	26.184	10.130	10.420	265.27	272.87	7.60	F	
Reinvestment	2/28/25	26.301	10.140	10.420	266.63	274.09	7.46	F	
Reinvestment	3/31/25	26.438	10.140	10.420	267.95	275.51	7.56	F	
Reinvestment	4/30/25	26.498	10.160	10.420	269.31	276.14	6.83	F	
Reinvestment	5/31/25	26.572	10.180	10.420	270.56	276.91	6.35	F	
Reinvestment	6/30/25	26.702	10.180	10.420	271.85	278.26	6.41	F	
Reinvestment	7/31/25	26.616	10.270	10.420	273.22	277.37	4.15	F	
Reinvestment	8/31/25	26.577	10.320	10.420	274.26	276.96	2.70	F	
Reinvestment	9/30/25	26.513	10.390	10.420	275.41	276.29	0.88	F	
Reinvestment	10/31/25	26.563	10.410	10.420	276.50	276.82	0.32	F	
Reinvestment	11/30/25	26.655	10.420	10.420	277.77	277.77	0.00	F	
	Total	5,477.379			56,319.26	**57,080.31**	710.80		
							50.26		
Total Purchases vs Estimated Value					50,000.00	57,080.31			
Net Value Increase/(Decrease)						7,080.31			

Asset Class: Alt

	Percentage of Holdings	Estimated Value
ALTERNATIVE INVESTMENTS	**47.67%**	**$384,657.53**

Account Detail

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$341,764.55**	**$806,838.87**	**$28,035.05 LT** **$(4.81) ST**	**$15,105.65** —	**1.87%**

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.
F - You will receive a Schedule K-1, 1099, or such other documentation from the fund, for use in preparing your tax return.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	$422,181.34	—	—	—	—	—
Alternative Investments	—	—	—	$384,657.53	—	—
TOTAL ALLOCATION OF ASSETS	**$422,181.34**	**—**	**—**	**$384,657.53**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/26	12/26	Sold	MSILF GOVERNMENT INST		930,000.000	$1.0000	$930,000.00
12/29		Cash Transfer	FUNDS TRANSFERRED	Confirmation - #D20GEDGMB [redacted]			903.05
12/29		Funds Transferred	WIRED FUNDS SENT	BENE: Smith Thompson Shaw Colo [redacted]			(930,903.05)
12/31		Dividend	MSILF GOVERNMENT INST				3,716.87
12/31		Dividend Reinvestment	MSILF GOVERNMENT INST	REINVESTMENT	3,716.870	1.0000	(3,716.87)
NET CREDITS/(DEBITS)							**$0.00**

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

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
12/18	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			$(277.77)
12/18	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.655		277.77
12/29	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(433.29)

Account Detail

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

SECURITY TRANSFERS (CONTINUED)

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
12/29	Cashless Subscription	BLACKSTONE BCRED		17.422		433.29
TOTAL SECURITY TRANSFERS						**$0.00**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534, Monday-Friday, 9 a.m.- 6 p.m. Eastern Time.

FINRA BrokerCheck

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

Retirement Rollover Guide

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

2025 Recap of Cash Management Activity

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/2	Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]	$100,000.00
4/7	Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]	150,000.00
7/7	Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]	300,000.00
10/6	Deposit	FUNDS RECEIVED	Bank Am Checkin [redacted]	475,000.00
12/29	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #D20GEDGMB [redacted]	903.05
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$1,025,903.05**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/2	Cash Transfer - Debit	FUNDS TRANSFERRED	CONTRIBUTION To [redacted]	$(7,000.00)
1/2	Cash Transfer - Debit	FUNDS TRANSFERRED	CONTRIBUTION To [redacted]	(7,000.00)
3/12	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #DFCY64XHO [redacted]	(25,000.00)
4/4	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #D79BF4WXR [redacted]	(25,000.00)
4/7	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #DLQGT3W9Z [redacted]	(25,000.00)
4/11	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #DD4LUGEOA [redacted]	(25,000.00)
4/17	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #DZVB2PTEN [redacted]	(25,000.00)
7/25	Cash Transfer - Debit	FUNDS TRANSFERRED	Confirmation - #DSR7JR1F0 [redacted]	(15,000.00)

2025 Recap of Cash Management Activity

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

ELECTRONIC TRANSFERS (DEBITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/29	Funds Transferred	WIRED FUNDS SENT	BENE: Smith Thompson Shaw Colo ACCT: XXXXXXXX[redacted]	(930,903.05)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(1,084,903.05)**
TOTAL CASH RELATED ACTIVITY				**$(59,000.00)**

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
1/21	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			$(263.96)
1/21	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.039		263.96
1/30	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(440.06)
1/30	Cashless Subscription	BLACKSTONE BCRED		17.312		440.07
2/20	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(265.27)
2/20	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.184		265.27
2/28	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(443.56)
2/28	Cashless Subscription	BLACKSTONE BCRED		17.449		443.55
3/20	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(266.63)
3/20	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.301		266.63
3/27	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(447.09)
3/27	Cashless Subscription	BLACKSTONE BCRED		17.630		447.10
4/17	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(267.95)
4/17	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.438		267.95
4/25	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(450.65)
4/25	Cashless Subscription	BLACKSTONE BCRED		17.848		450.66
5/19	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(269.31)
5/19	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.498		269.31
5/28	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(454.48)
5/28	Cashless Subscription	BLACKSTONE BCRED		18.042		454.48
6/18	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(270.56)
6/18	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.572		270.56
6/27	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(458.35)
6/27	Cashless Subscription	BLACKSTONE BCRED		18.181		458.34
7/18	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(271.85)
7/18	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.702		271.85
7/25	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(461.80)
7/25	Cashless Subscription	BLACKSTONE BCRED		18.347		461.79
8/19	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(273.22)
8/19	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.616		273.22
8/27	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(465.74)
8/27	Cashless Subscription	BLACKSTONE BCRED		18.511		465.74
9/18	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(274.26)
9/18	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.577		274.26

2025 Recap of Cash Management Activity

Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

SECURITY TRANSFERS (CONTINUED)

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
9/26	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(469.48)
9/26	Cashless Subscription	BLACKSTONE BCRED		18.712		469.48
10/21	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(275.41)
10/21	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.513		275.41
10/24	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(473.26)
10/24	Cashless Subscription	BLACKSTONE BCRED		18.953		473.26
11/20	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(276.50)
11/20	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.563		276.50
11/28	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(430.14)
11/28	Cashless Subscription	BLACKSTONE BCRED		17.247		430.14
12/18	Cashless Dividend	BLUE OWL REAL ESTATE NLT	Reinvestment			(277.77)
12/18	Cashless Subscription	BLUE OWL REAL ESTATE NLT		26.655		277.77
12/29	Cashless Dividend	BLACKSTONE BCRED	Reinvestment			(433.29)
12/29	Cashless Subscription	BLACKSTONE BCRED		17.422		433.29
TOTAL SECURITY TRANSFERS						**$0.00**

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Account Summary

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
TOTAL BEGINNING VALUE	**$207,266.45**	—
Credits	—	140,699.00
Debits	(167.23)	(1,219.52)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(167.23)**	**$139,479.48**
Change in Value	**3,423.40**	**71,043.14**
TOTAL ENDING VALUE	**$210,522.62**	**$210,522.62**

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.

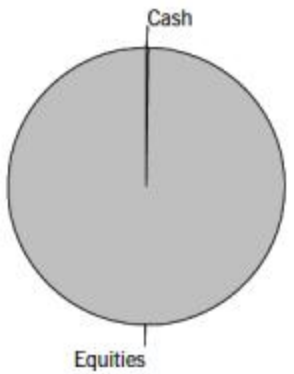


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$616.72	0.29
Equities	209,905.90	99.71
TOTAL VALUE	**$210,522.62**	**100.00%**

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



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

Account Summary

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/25)	This Period (as of 12/31/25)
Cash, BDP, MMFs	$690.75	$616.72
Stocks	191,281.70	194,730.70
ETFs & CEFs	15,294.00	15,175.20
Total Assets	**$207,266.45**	**$210,522.62**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$207,266.45**	**$210,522.62**

CASH FLOW

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
OPENING CASH, BDP, MMFs	**$690.75**	—
Purchases	—	(139,473.44)
Income and Distributions	93.20	610.68
Total Investment Related Activity	**$93.20**	**$(138,862.76)**
Electronic Transfers-Credits	—	140,699.00
Other Debits	(167.23)	(1,219.52)
Total Cash Related Activity	**$(167.23)**	**$139,479.48**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$616.72**	**$616.72**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Qualified Dividends	$73.81	$411.58
Other Dividends	19.38	56.50
Interest	0.01	0.10
Return of Capital/Principal	—	142.50
Income And Distributions	**$93.20**	**$610.68**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$93.20**	**$610.68**

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

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/25-12/31/25)	Realized This Year (1/1/25-12/31/25)	Unrealized Inception to Date (as of 12/31/25)
Short-Term Gain	—	—	$70,574.96

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

ADDITIONAL ACCOUNT INFORMATION

Category	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Foreign Tax Paid	$2.70	$9.45

Account Detail

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

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

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 other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$616.72**	—	$0.06	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.29%**	**$616.72**	**$0.06**

Account Detail

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ALPHABET INC CL C (GOOG)	3/13/25	30.000	$167.637	$313.800	$5,029.10	$9,414.00	$4,384.90 ST		
	4/3/25	30.000	153.779	313.800	4,613.36	9,414.00	4,800.64 ST		
	4/16/25	15.000	155.220	313.800	2,328.30	4,707.00	2,378.70 ST		
	Total	75.000			11,970.76	**23,535.00**	11,564.24 ST	63.00	0.27
Rating: Morningstar: 2; Next Dividend Payable 03/2026; Asset Class: Equities									
AMAZON COM INC (AMZN)	4/3/25	30.000	180.200	230.820	5,406.00	6,924.60	1,518.60 ST		
	4/7/25	30.000	161.560	230.820	4,846.80	6,924.60	2,077.80 ST		
	Total	60.000			10,252.80	**13,849.20**	3,596.40 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
BLACKSTONE INC (BX)	3/13/25	35.000	138.385	154.140	4,843.47	5,394.90	551.43 ST R		
	4/3/25	40.000	132.830	154.140	5,313.20	6,165.60	852.40 ST R		
	4/16/25	25.000	127.730	154.140	3,193.26	3,853.50	660.24 ST R		
	Total	100.000			13,349.93	**15,414.00**	2,064.07 ST	269.20	1.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/2026; Asset Class: Equities									
BROOKFIELD CORP CL A (BN)	3/13/25	150.000	33.419	45.890	5,012.87	6,883.50	1,870.63 ST		
	4/3/25	150.000	33.980	45.890	5,097.00	6,883.50	1,786.50 ST		
	Total	300.000			10,109.87	**13,767.00**	3,657.13 ST	72.00	0.52
Rating: Morgan Stanley: 1; Next Dividend Payable 03/2026; Asset Class: Equities									
CARRIAGE SVCS INC A (CSV)	3/13/25	130.000	37.765	42.300	4,909.45	5,499.00	589.55 ST		
	4/10/25	120.000	37.832	42.300	4,539.89	5,076.00	536.11 ST		
	Total	250.000			9,449.34	**10,575.00**	1,125.66 ST	112.50	1.06
Next Dividend Payable 03/2026; Asset Class: Equities									
CLOUDFLARE INC CL A (NET)	4/7/25	50.000	90.490	197.150	4,524.50	9,857.50	5,333.00 ST		
	4/16/25	25.000	108.855	197.150	2,721.38	4,928.75	2,207.37 ST		
	Total	75.000			7,245.88	**14,786.25**	7,540.37 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
META PLATFORMS INC CL A (META)	4/3/25	10.000	544.034	660.090	5,440.34	6,600.90	1,160.56 ST		
	4/7/25	10.000	482.300	660.090	4,823.00	6,600.90	1,777.90 ST		
	4/16/25	5.000	499.020	660.090	2,495.10	3,300.45	805.35 ST		

Account Detail

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	25.000			12,758.44	**16,502.25**	3,743.81 ST	52.50	0.32
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 03/2026; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	4/7/25	100.000	87.460	186.500	8,746.00	18,650.00	9,904.00 ST		
	4/10/25	25.000	108.780	186.500	2,719.50	4,662.50	1,943.00 ST		
	4/16/25	25.000	100.809	186.500	2,520.22	4,662.50	2,142.28 ST		
	Total	150.000			13,985.72	**27,975.00**	13,989.28 ST	6.00	0.02
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 03/2026; Asset Class: Equities									
O-I GLASS INC (OI)	3/13/25	430.000	11.445	14.760	4,921.35	6,346.80	1,425.45 ST		
	4/10/25	170.000	10.358	14.760	1,760.89	2,509.20	748.31 ST		
	Total	600.000			6,682.24	**8,856.00**	2,173.76 ST	—	—
Asset Class: Equities									
PALANTIR TECHNOLOGIES INC CL A (PLTR)	4/10/25	100.000	88.760	177.750	8,876.00	**17,775.00**	8,899.00 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 3; Asset Class: Equities									
PALO ALTO NETWORKS INC (PANW)	4/10/25	50.000	169.030	184.200	8,451.50	**9,210.00**	758.50 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
TESLA INC (TSLA)	7/24/25	50.000	305.990	449.720	15,299.50	**22,486.00**	7,186.50 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 3; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**92.50%**	**$128,431.98**	**$194,730.70**	**$66,298.72 ST**	**$575.20**	**0.30%**

EXCHANGE-TRADED & CLOSED-END FUNDS

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

Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these status codes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
INVESCO NASDAQ 100 ETF (QQQM)	4/16/25	60.000	$181.649	$252.920	$10,898.96	**$15,175.20**	$4,276.24 ST	$75.54	0.50
GIMA Status: AL; Next Dividend Payable 03/2026; Asset Class: Equities									

Account Detail

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.21%**	**$10,898.96**	**$15,175.20**	**$4,276.24 ST**	**$75.54**	**0.50%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$139,330.94**	**$210,522.62**	**$70,574.96 ST**	**$650.80** —	**0.31%**

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.
R - The cost basis was adjusted due to either a return of capital payment and/or a reclassification of income. A return of capital reduces your basis in the security.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$616.72	—	—	—	—	—
Stocks	—	$194,730.70	—	—	—	—
ETFs & CEFs	—	15,175.20	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$616.72**	**$209,905.90**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/1		Qualified Dividend	CARRIAGE SVCS INC A				$28.13
12/5		Service Fee	ADV FEE 12/01-12/31				(167.23)
12/15		Qualified Dividend	ALPHABET INC CL C				15.75
12/23		Qualified Dividend	META PLATFORMS INC CL A				13.13
12/26		Dividend	INVESCO NASDAQ 100 ETF				19.38
12/26		Qualified Dividend	NVIDIA CORPORATION				1.50
12/31		Dividend	BROOKFIELD CORP CL A ADJ GROSS DIV AMOUNT 2.70 FOREIGN TAX PAID IS 2.70				0.00
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.01

Account Detail

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/31		Qualified Dividend	BROOKFIELD CORP CL A				15.30
NET CREDITS/(DEBITS)							**$(74.03)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/1	Automatic Investment	BANK DEPOSIT PROGRAM	$28.13
12/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(167.23)
12/15	Automatic Investment	BANK DEPOSIT PROGRAM	15.75
12/23	Automatic Investment	BANK DEPOSIT PROGRAM	13.13
12/26	Automatic Investment	BANK DEPOSIT PROGRAM	20.88
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	15.30
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$(74.03)**

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, Monday-Friday, 9 a.m.- 6 p.m. Eastern Time.

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.

FINRA BrokerCheck

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

Retirement Rollover Guide

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

2025 Recap of Cash Management Activity

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
3/12	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #DFCY64XHO [redacted]	$25,000.00
4/3	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #DQ2FJ1L1D [redacted]	699.00
4/4	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #D79BF4WXR [redacted]	25,000.00
4/7	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #DLOGT3W9Z [redacted]	25,000.00
4/11	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #DD4LUGEOA [redacted]	25,000.00
4/17	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #DZVB2PTEN [redacted]	25,000.00
7/25	Cash Transfer - Credit	FUNDS TRANSFERRED	Confirmation - #DSR7JR1F0 [redacted]	15,000.00
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$140,699.00**

OTHER DEBITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
3/18	Service Fee	ADV FEE 03/12-03/31		$(13.09)
4/7	Service Fee	ADV FEE 04/01-04/30		(19.53)
4/15	Service Fee	NET PLATFORM FEE	PLATFORM FEE ($2.16) PLATFORM CREDIT $2.16	—
5/7	Service Fee	ADV FEE 05/01-05/31		(111.50)
6/6	Service Fee	ADV FEE 06/01-06/30		(121.36)

2025 Recap of Cash Management Activity

Consulting Group Advisor Active Assets Account [redacted]

ADRIAN LUKIS &
ASHLEY LUKIS JT TEN

OTHER DEBITS (CONTINUED)

Activity Date	Activity Type	Description	Comments		Inflows/(Outflows)
7/8	Service Fee	ADV FEE 07/01-07/31			(137.05)
7/16	Service Fee	NET PLATFORM FEE	PLATFORM FEE	($14.82)	—
			PLATFORM CREDIT	$14.82	
8/7	Service Fee	ADV FEE 08/01-08/31			(157.13)
9/8	Service Fee	ADV FEE 09/01-09/30			(153.02)
10/7	Service Fee	ADV FEE 10/01-10/31			(169.43)
10/15	Service Fee	NET PLATFORM FEE	PLATFORM FEE	($18.52)	—
			PLATFORM CREDIT	$18.52	
11/7	Service Fee	ADV FEE 11/01-11/30			(170.18)
12/5	Service Fee	ADV FEE 12/01-12/31			(167.23)
TOTAL OTHER DEBITS					**$(1,219.52)**

TOTAL CASH RELATED ACTIVITY **$139,479.48**

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/14	Stock Split	BROOKFIELD CORP CL A	SPLIT RATIO 3:2	100.000

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Account Summary

Select UMA Retirement Account **ASHLEY LUKIS**
[redacted]
Roth IRA

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
TOTAL BEGINNING VALUE	**$35,205.93**	**$22,992.26**
Credits	—	7,000.00
Debits	(29.89)	(315.27)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(29.89)**	**$6,684.73**
Change in Value	**303.95**	**5,803.00**
TOTAL ENDING VALUE	**$35,479.99**	**$35,479.99**

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.

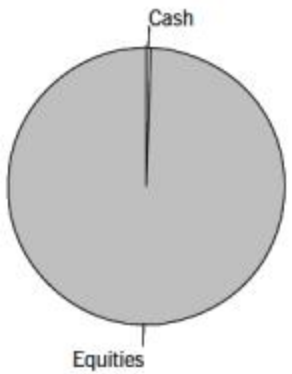


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$201.73	0.57
Equities	35,278.26	99.43
TOTAL VALUE	**$35,479.99**	**100.00%**

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



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 **ASHLEY LUKIS**
[redacted]
Roth IRA

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/25)	This Period (as of 12/31/25)
Cash, BDP, MMFs	$181.99	$201.73
ETFs & CEFs	26,377.23	26,382.85
Mutual Funds	8,646.71	8,895.41
Total Assets	**$35,205.93**	**$35,479.99**
TOTAL VALUE	**$35,205.93**	**$35,479.99**

CASH FLOW

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
OPENING CASH, BDP, MMFs	**$181.99**	**$164.15**
Purchases	(1,050.25)	(10,266.57)
Sales and Redemptions	—	2,519.53
Income and Distributions	1,099.88	1,099.89
Total Investment Related Activity	**$49.63**	**$(6,647.15)**
Electronic Transfers-Credits	—	7,000.00
Other Debits	(29.89)	(315.27)
Total Cash Related Activity	**$(29.89)**	**$6,684.73**
CLOSING CASH, BDP, MMFs	**$201.73**	**$201.73**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Dividends	$573.53	$573.53
Long Term Capital Gains Distributions	526.34	526.34
Interest	0.01	0.02
TOTAL INCOME AND DISTRIBUTIONS	**$1,099.88**	**$1,099.89**

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/25-12/31/25)	Realized This Year (1/1/25-12/31/25)	Unrealized Inception to Date (as of 12/31/25)
TOTAL GAIN/(LOSS)	—	**$46.78**	**$6,646.68**

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

Account Summary

Select UMA Retirement Account **ASHLEY LUKIS**
[redacted]
Roth IRA

RETIREMENT RECAP

2025 Fair Market Value (includes accrued interest): $35,479.99

	2024	2025 (year-to-date)	Historical
Contributions			
No Contributions For This Account	—	—	—
Other Credit Activity (excludes transfers)			
Conversion	7,000.10	7,000.00	26,500.11
Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)			
Under Age 50	7,000.00	7,000.00	Not Applicable
Age 50 and Over	8,000.00	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
2020 and Prior	$0.00	$0.00
2021	0.00	0.00
2022	6,000.01	0.00
2023	6,500.00	0.00
2024	7,000.10	0.00
2025	7,000.00	0.00
LIFETIME	**$26,500.11**	**$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

Adrian Lukis

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 [redacted]
Roth IRA

ASHLEY LUKIS

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 other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	**$201.73**	—	$0.02	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.57%**	**$201.73**	**$0.02**

Account Detail

Select UMA Retirement Account [redacted]
Roth IRA

ASHLEY LUKIS

EXCHANGE-TRADED & CLOSED-END FUNDS

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

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MS LARGE CAP EQUITY ETF (MSLC)	1/27/23	81.501	$37.396	$54.390	$3,047.79	$4,432.84	$1,385.05 LT		
	11/2/23	82.916	39.039	54.390	3,236.99	4,509.80	1,272.81 LT		
	12/11/23	9.322	39.582	54.390	368.98	507.02	138.04 LT		
	4/5/24	13.670	44.622	54.390	609.98	743.51	133.53 LT		
	7/9/24	81.832	46.754	54.390	3,825.98	4,450.84	624.86 LT		
	12/4/24	2.759	50.015	54.390	137.99	150.06	12.07 LT		
	1/7/25	81.000	48.448	54.390	3,924.26	4,405.59	481.33 ST		
	3/28/25	40.000	46.310	54.390	1,852.40	2,175.60	323.20 ST		
	12/15/25	2.000	54.080	54.390	108.16	108.78	0.62 ST		
	12/17/25	7.000	53.570	54.390	374.99	380.73	5.74 ST		
	Total	402.000			17,487.52	**21,864.78**	3,566.36 LT 810.89 ST	194.17	0.89
Next Dividend Payable 12/2026; Asset Class: Equities									
MS SMALL-MID CAP EQUITY ETF (MSSM)	1/27/23	8.247	44.541	50.600	367.33	417.30	49.97 LT		
	3/31/23	0.743	43.055	50.600	31.99	37.60	5.61 LT		
	11/2/23	29.645	40.816	50.600	1,209.99	1,500.04	290.05 LT		
	7/9/24	21.197	47.647	50.600	1,009.98	1,072.57	62.59 LT		
	12/4/24	1.168	50.505	50.600	58.99	59.10	0.11 LT		
	1/7/25	21.353	47.449	50.600	1,013.17	1,080.46	67.29 ST		
	3/28/25	5.551	43.329	50.600	240.52	280.88	40.36 ST		
	12/17/25	1.386	50.613	50.600	70.15	70.13	(0.02) ST		
	Total	89.290			4,002.12	**4,518.07**	408.33 LT 107.63 ST	28.93	0.64
Next Dividend Payable 12/2026; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**74.36%**	**$21,489.64**	**$26,382.85**	**$3,974.69 LT** **$918.52 ST**	**$223.10**	**0.85%**

Account Detail

Select UMA Retirement Account [redacted]
Roth IRA

ASHLEY LUKIS

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 and 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 EMERGING MARKETS (TEMUX)	1/27/23	32.050	$13.370	$17.520	$428.51	$561.52	$133.01 LT		
	1/31/23	0.532	13.139	17.520	6.99	9.32	2.33 LT		
	11/2/23	38.714	12.140	17.520	469.99	678.27	208.28 LT		
	12/11/23	3.895	12.321	17.520	47.99	68.24	20.25 LT		
	4/5/24	12.462	13.320	17.520	166.00	218.33	52.33 LT		
	7/9/24	26.712	14.170	17.520	378.50	467.99	89.49 LT		
	12/4/24	13.838	13.730	17.520	189.99	242.44	52.45 LT		
	1/7/25	39.000	13.410	17.520	522.99	683.28	160.29 ST		
	3/28/25	11.582	13.900	17.520	160.99	202.92	41.93 ST		
	12/15/25	1.812	17.103	17.520	30.99	31.75	0.76 ST		
	12/17/25	4.753	16.829	17.520	79.99	83.27	3.28 ST		
	Total	185.350			2,482.93	**3,247.33**	558.14 LT 206.26 ST	78.77	2.43
Total Purchases vs Market Value					2,482.93	3,247.33			
Cumulative Cash Distributions						133.07			
Net Value Increase/(Decrease)						897.47			
Dividend Cash; Capital Gains Cash; Asset Class: Equities									
MS PATHWAY INTERNATIONAL EQ (TIEUX)	1/27/23	98.335	12.570	15.660	1,236.07	1,539.93	303.86 LT		
	1/31/23	0.717	12.552	15.660	9.00	11.23	2.23 LT		
	11/2/23	122.766	12.430	15.660	1,525.98	1,922.52	396.54 LT		
	1/7/25	113.960	13.180	15.660	1,501.99	1,784.61	282.62 ST		
	12/15/25	21.377	15.530	15.660	331.99	334.76	2.77 ST		

Account Detail

Select UMA Retirement Account **ASHLEY LUKIS**
[redacted]
Roth IRA

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/17/25	3.514	15.361	15.660	53.98	55.03	1.05 ST		
	Total	360.669			4,659.01	**5,648.08**	702.63 LT 286.44 ST	166.99	2.96
Total Purchases vs Market Value					4,659.01	5,648.08			
Cumulative Cash Distributions						777.15			
Net Value Increase/(Decrease)						1,766.22			

Dividend Cash; Capital Gains Cash; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	**25.07%**	**$7,141.94**	**$8,895.41**	**$1,260.77 LT** **$492.70 ST**	**$245.76**	**2.76%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$28,631.58**	**$35,479.99**	**$5,235.46 LT** **$1,411.22 ST**	**$468.88** —	**1.32%**

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	$201.73	—	—	—	—	—
ETFs & CEFs	—	$26,382.85	—	—	—	—
Mutual Funds	—	8,895.41	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$201.73**	**$35,278.26**	—	—	—	—

Account Detail

Select UMA Retirement Account **ASHLEY LUKIS**
[redacted]
Roth IRA

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/5		Service Fee	ADV FEE 12/01-12/31				$(29.89)
12/12		Dividend	MS PATHWAY INTERNATIONAL EQ DIV PAYMENT				155.34
12/12		Dividend	MS PATHWAY EMERGING MARKETS DIV PAYMENT				75.98
12/12		LT Cap Gain Distribution	MS PATHWAY INTERNATIONAL EQ				219.23
12/12		ST Cap Gain Distribution	MS PATHWAY INTERNATIONAL EQ				50.08
12/15	12/16	Bought	MS PATHWAY INTERNATIONAL EQ		21.377	15.5300	(331.99)
12/15	12/16	Bought	MS LARGE CAP EQUITY ETF	ACTED AS AGENT	2.000	54.0806	(108.16)
12/15	12/16	Bought	MS PATHWAY EMERGING MARKETS		1.812	17.1000	(30.99)
12/16		Dividend	MS LARGE CAP EQUITY ETF				247.27
12/16		Dividend	MS SMALL-MID CAP EQUITY ETF				44.86
12/16		LT Cap Gain Distribution	MS LARGE CAP EQUITY ETF				211.80
12/16		LT Cap Gain Distribution	MS SMALL-MID CAP EQUITY ETF				95.31
12/17	12/18	Bought	MS LARGE CAP EQUITY ETF	ACTED AS AGENT	7.000	53.5700	(374.99)
12/17	12/18	Bought	MS PATHWAY EMERGING MARKETS		4.753	16.8300	(79.99)
12/17	12/18	Bought	MS SMALL-MID CAP EQUITY ETF	ACTED AS AGENT	1.386	50.6100	(70.15)
12/17	12/18	Bought	MS PATHWAY INTERNATIONAL EQ		3.514	15.3600	(53.98)
12/31		Interest Income	MORGAN STANLEY BANK N.A.	(Period 12/01-12/31)			0.01
NET CREDITS/(DEBITS)							**$19.74**

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

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/8	Automatic Redemption	BANK DEPOSIT PROGRAM	$(29.89)
12/12	Automatic Investment	BANK DEPOSIT PROGRAM	500.63
12/16	Automatic Investment	BANK DEPOSIT PROGRAM	128.10
12/18	Automatic Redemption	BANK DEPOSIT PROGRAM	(579.11)
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$19.74**

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, Monday-Friday, 9 a.m.- 6 p.m. Eastern Time.

Account Detail

Select UMA Retirement Account **ASHLEY LUKIS**
[redacted]
Roth IRA

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.

FINRA BrokerCheck

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

Retirement Rollover Guide

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

2025 IRA Fair Market Value - 5498

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

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

For purposes of this reporting requirement, the "2025 Fair Market Value," along with the "2025 Fair Market Value of Certain Specified Assets" and the "Type of specified asset" (if applicable) reported on this Year-End Statement will serve as your written notification of this FMV information in compliance with IRS requirements and will be sent to the IRS electronically, on IRS Form 5498, along with your name, address, and tax identification number (e.g., Social Security Number).

If we receive an adjusted year-end value for any investments (e.g., custodial annuities) held within this IRA, your FMV information may change. Any changes to the FMV information will be reflected on your next statement and reported electronically to the IRS.

Please note, however, that a second notice (on IRS Form 5498) will be provided to you if you make any reportable contributions to your IRA for 2025, including, for example, individual contributions made on or before April 15, 2026, that are designated as 2025 contributions, as well as rollovers, recharacterizations, and, if applicable, Roth conversions made to your IRA on or before December 31, 2025.

2025 Recap of Cash Management Activity

Select UMA Retirement Account [redacted] Roth IRA

ASHLEY LUKIS

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/6	Funds Received	FUNDS TRANSFERRED	Conversion FROM [redacted]	$7,000.00
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$7,000.00**

OTHER DEBITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/8	Service Fee	ADV FEE 01/01-01/31		$(19.53)
1/22	Service Fee	NET PLATFORM FEE	PLATFORM FEE ($2.02) PLATFORM CREDIT $2.02	—
2/7	Service Fee	ADV FEE 02/01-02/28		(23.80)
3/7	Service Fee	ADV FEE 03/01-03/31		(26.04)
4/7	Service Fee	ADV FEE 04/01-04/30		(24.22)
4/15	Service Fee	NET PLATFORM FEE	PLATFORM FEE ($2.54) PLATFORM CREDIT $2.54	—
5/7	Service Fee	ADV FEE 05/01-05/31		(24.96)
6/6	Service Fee	ADV FEE 06/01-06/30		(25.50)
7/8	Service Fee	ADV FEE 07/01-07/31		(27.54)
7/16	Service Fee	NET PLATFORM FEE	PLATFORM FEE ($2.83) PLATFORM CREDIT $2.83	—
8/7	Service Fee	ADV FEE 08/01-08/31		(27.89)
9/8	Service Fee	ADV FEE 09/01-09/30		(27.65)
10/7	Service Fee	ADV FEE 10/01-10/31		(29.33)
10/15	Service Fee	NET PLATFORM FEE	PLATFORM FEE ($3.05) PLATFORM CREDIT $3.05	—
11/7	Service Fee	ADV FEE 11/01-11/30		(28.92)

2025 Recap of Cash Management Activity

Select UMA Retirement Account
[redacted]
Roth IRA

ASHLEY LUKIS

OTHER DEBITS (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/5	Service Fee	ADV FEE 12/01-12/31		(29.89)
TOTAL OTHER DEBITS				**$(315.27)**
TOTAL CASH RELATED ACTIVITY				**$6,684.73**

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Account Summary

Retirement Account [redacted]
Traditional IRA

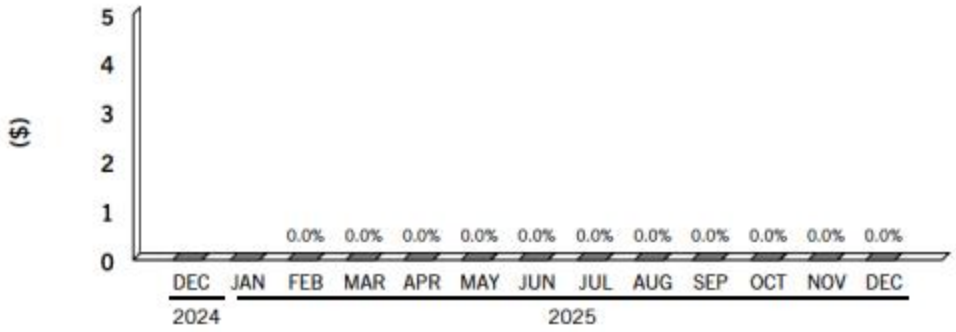
ASHLEY LUKIS

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/25-12/31/25)	This Year (1/1/25-12/31/25)
TOTAL BEGINNING VALUE	**$0.01**	—
Credits	—	7,000.00
Debits	—	(7,000.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**—**	**0.01**
TOTAL ENDING VALUE	**$0.01**	**$0.01**

MARKET VALUE OVER TIME

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

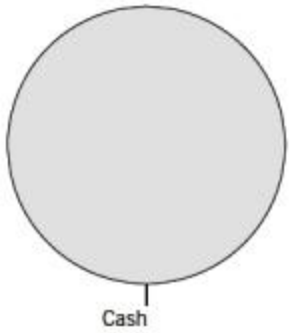


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$0.01	100.00
TOTAL VALUE	**$0.01**	**100.00%**

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



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

Account Summary

Retirement Account [redacted]
Traditional IRA

ASHLEY LUKIS

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/25)	This Period (as of 12/31/25)
Cash, BDP, MMFs	$0.01	$0.01
Total Assets	**$0.01**	**$0.01**
TOTAL VALUE	**$0.01**	**$0.01**

CASH FLOW

	This Period (10/1/25-12/31/25)	This Year (1/1/25-12/31/25)
OPENING CASH, BDP, MMFs	**$0.01**	—
Income and Distributions	—	0.01
Total Investment Related Activity	**—**	**$0.01**
Electronic Transfers-Credits	—	7,000.00
Electronic Transfers-Debits	—	(7,000.00)
Total Cash Related Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$0.01**	**$0.01**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Interest	—	$0.01
TOTAL INCOME AND DISTRIBUTIONS	**—**	**$0.01**

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/25-12/31/25)	Realized This Year (1/1/25-12/31/25)	Unrealized Inception to Date (as of 12/31/25)
TOTAL GAIN/(LOSS)	—	—	—

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

Account Summary

Retirement Account [redacted] **Traditional IRA**

ASHLEY LUKIS

RETIREMENT RECAP

2025 Fair Market Value (includes accrued interest): $0.01

	2024	2025 (year-to-date)	Historical
Contributions			
Individual Non-Deductible	$7,000.00	$7,000.00	$26,500.00
Distributions			
Amount Paid (Net)	7,000.10	7,000.00	26,500.11
Total Distributions	**$7,000.10**	**$7,000.00**	**$26,500.11**
Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)			
Under Age 50	7,000.00	7,000.00	Not Applicable
Age 50 and Over	8,000.00	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
2020 and Prior	$0.00	$0.00
2021	0.00	0.00
2022	6,000.00	(6,000.01)
2023	6,500.00	(6,500.00)
2024	7,000.00	(7,000.10)
2025	7,000.00	(7,000.00)
LIFETIME	**$26,500.00**	**$(26,500.11)**

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

Adrian Lukis

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

Retirement Account [redacted]
Traditional IRA

ASHLEY LUKIS

Investment Objectives (in order of priority): Capital Appreciation, Income
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

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

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	**$0.01**	—	—	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**100.00%**	**$0.01**	—

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$0.01**	**N/A**	— —	—

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

Account Detail

Retirement Account [redacted]
Traditional IRA

ASHLEY LUKIS

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$0.01	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$0.01**	—	—	—	—	—

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, Monday-Friday, 9 a.m.- 6 p.m. Eastern Time.

FINRA BrokerCheck

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

Retirement Rollover Guide

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

2025 IRA Fair Market Value - 5498

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

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

For purposes of this reporting requirement, the "2025 Fair Market Value," along with the "2025 Fair Market Value of Certain Specified Assets" and the "Type of specified asset" (if applicable) reported on this Year-End Statement will serve as your written notification of this FMV information in compliance with IRS requirements and will be sent to the IRS electronically, on IRS Form 5498, along with your name, address, and tax identification number (e.g., Social Security Number).

If we receive an adjusted year-end value for any investments (e.g., custodial annuities) held within this IRA, your FMV information may change. Any changes to the FMV information will be reflected on your next statement and reported electronically to the IRS.

Please note, however, that a second notice (on IRS Form 5498) will be provided to you if you make any reportable contributions to your IRA for 2025, including, for example, individual contributions made on or before April 15, 2026, that are designated as 2025 contributions, as well as rollovers, recharacterizations, and, if applicable, Roth conversions made to your IRA on or before December 31, 2025.

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Betterment

Monthly Statement
December 1–31, 2025

ACCOUNT HOLDER

Ashley H Lukis
Adrian A Lukis
ashley.lukis@gmail.com
1057 Medieval Pl.
Tallahassee, FL 32301

IN THIS DOCUMENT

Investing Accounts

Taxable Investing Account

Build Wealth - Joint Automated Investing

Advisory services provided by Betterment LLC, an SEC-registered investment adviser. Brokerage services provided to clients of Betterment LLC by Betterment Securities, an SEC-registered broker-dealer and member of FINRA and member of SIPC. Securities in your account protected up to $500,000. For details, please see www.sipc.org.

Taxable Investing Account

Account # [redacted]

Monthly Overview

Beginning Balance (Dec 1 2025)	**$20,417.87**
Deposits	$0.00
Withdrawals[1]	$0.00
Advisory Fees	-$4.13
Earnings	$161.22
Ending Balance (Dec 31 2025)	**$20,574.96**

HOLDINGS

			Starting		Change		Ending[2]	
Type	**Description**	**Ticker**	**Shares**	**Value**	**Shares**	**Value**	**Shares**	**Value**
ETFs	iShares Core U.S. Aggregate Bond ETF	AGG	4.304620	$433.99	0.142315	$10.17	4.446935	$444.16
	Vanguard Total International Bond ETF	BNDX	13.785949	$684.47	0.744325	$17.63	14.530274	$702.10
	iShares J.P. Morgan USD Emerging Markets Bond ETF	EMB	6.100144	$590.07	0.000000	-$2.75	6.100144	$587.32
	JPMorgan Ultra-Short Income ETF	JPST	3.676508	$186.58	0.073405	$3.13	3.749913	$189.71
	iShares iBoxx $ Investment Grade Corporate Bond ETF	LQD	0.000018	$0.00	0.000000	$0.00	0.000018	$0.00
	iShares National Muni Bond ETF	MUB	35.885284	$3,855.16	0.796276	$73.80	36.681560	$3,928.96
	State Street SPDR Portfolio S&P 400 Mid Cap ETF	SPMD	0.456438	$26.52	0.000000	-$0.09	0.456438	$26.43
	State Street SPDR Portfolio S&P 600 Small Cap ETF	SPSM	1.707039	$80.42	0.000000	-$0.43	1.707039	$79.99
	State Street SPDR Portfolio S&P 500 ETF	SPYM	8.660711	$696.23	0.000000	-$1.47	8.660711	$694.76
	iShares 0-5 Year TIPS Bond ETF	STIP	0.851881	$87.81	0.117883	$11.48	0.969764	$99.29
	Vanguard Small-Cap Value ETF	VBR	2.745175	$581.07	0.000000	$0.33	2.745175	$581.40
	Vanguard FTSE Developed Markets ETF	VEA	66.003449	$4,063.83	0.000000	$59.41	66.003449	$4,123.24
	Vanguard Mid-Cap Value ETF	VOE	4.829317	$857.40	0.000000	-$0.82	4.829317	$856.58
	Vanguard Total Stock Market ETF	VTI	16.689366	$5,612.80	0.000000	-$17.36	16.689366	$5,595.44
	Vanguard Short-Term Inflation-Protected Securities ETF	VTIP	3.017238	$151.31	0.000000	-$2.08	3.017238	$149.23
	Vanguard Value ETF	VTV	6.390315	$1,217.23	0.000000	$3.26	6.390315	$1,220.49
	Vanguard FTSE Emerging Markets ETF	VWO	22.701827	$1,232.71	0.000000	-$12.26	22.701827	$1,220.45
	Vanguard Emerging Markets Government Bond ETF	VWOB	0.887298	$60.27	0.200503	$13.08	1.087801	$73.35
Cash	-	-	-	$0.00	-	$2.06	-	$2.06
Total				**$20,417.87**		**$157.09**		**$20,574.96**

Build Wealth - Joint Automated Investing

Account # [redacted]

Monthly Overview

Beginning Balance (Dec 1 2025)	**$20,417.87**
Deposits	$0.00
Withdrawals[1]	$0.00
Advisory Fees	-$4.13
Earnings	$161.22
Ending Balance (Dec 31 2025)	**$20,574.96**
Fees Accrued[6]	$4.35

HOLDINGS

			Starting		Change		Ending[2]	
Type	**Description**	**Ticker**	**Shares**	**Value**	**Shares**	**Value**	**Shares**	**Value**
ETFs	iShares Core U.S. Aggregate Bond ETF	AGG	4.304620	$433.99	0.142315	$10.17	4.446935	$444.16
	Vanguard Total International Bond ETF	BNDX	13.785949	$684.47	0.744325	$17.63	14.530274	$702.10
	iShares J.P. Morgan USD Emerging Markets Bond ETF	EMB	6.100144	$590.07	0.000000	-$2.75	6.100144	$587.32
	JPMorgan Ultra-Short Income ETF	JPST	3.676508	$186.58	0.073405	$3.13	3.749913	$189.71
	iShares iBoxx $ Investment Grade Corporate Bond ETF	LQD	0.000018	$0.00	0.000000	$0.00	0.000018	$0.00
	iShares National Muni Bond ETF	MUB	35.885284	$3,855.16	0.796276	$73.80	36.681560	$3,928.96
	State Street SPDR Portfolio S&P 400 Mid Cap ETF	SPMD	0.456438	$26.52	0.000000	-$0.09	0.456438	$26.43
	State Street SPDR Portfolio S&P 600 Small Cap ETF	SPSM	1.707039	$80.42	0.000000	-$0.43	1.707039	$79.99
	State Street SPDR Portfolio S&P 500 ETF	SPYM	8.660711	$696.23	0.000000	-$1.47	8.660711	$694.76
	iShares 0-5 Year TIPS Bond ETF	STIP	0.851881	$87.81	0.117883	$11.48	0.969764	$99.29
	Vanguard Small-Cap Value ETF	VBR	2.745175	$581.07	0.000000	$0.33	2.745175	$581.40
	Vanguard FTSE Developed Markets ETF	VEA	66.003449	$4,063.83	0.000000	$59.41	66.003449	$4,123.24
	Vanguard Mid-Cap Value ETF	VOE	4.829317	$857.40	0.000000	-$0.82	4.829317	$856.58
	Vanguard Total Stock Market ETF	VTI	16.689366	$5,612.80	0.000000	-$17.36	16.689366	$5,595.44
	Vanguard Short-Term Inflation-Protected Securities ETF	VTIP	3.017238	$151.31	0.000000	-$2.08	3.017238	$149.23
	Vanguard Value ETF	VTV	6.390315	$1,217.23	0.000000	$3.26	6.390315	$1,220.49
	Vanguard FTSE Emerging Markets ETF	VWO	22.701827	$1,232.71	0.000000	-$12.26	22.701827	$1,220.45
	Vanguard Emerging Markets Government Bond ETF	VWOB	0.887298	$60.27	0.200503	$13.08	1.087801	$73.35
Cash	–	–	–	$0.00	–	$2.06	–	$2.06
Total				**$20,417.87**		**$157.09**		**$20,574.96**

DIVIDEND PAYMENT DETAIL

Payment Date	Ticker	Description	Amount
Dec 4 2025	BNDX	Vanguard Total International Bond ETF	$1.44
Dec 4 2025	JPST	JPMorgan Ultra-Short Income ETF	$0.66
Dec 4 2025	VWOB	Vanguard Emerging Markets Government Bond ETF	$0.28
Dec 5 2025	AGG	iShares Core U.S. Aggregate Bond ETF	$1.40
Dec 5 2025	EMB	iShares J.P. Morgan USD Emerging Markets Bond ETF	$2.27
Dec 5 2025	MUB	iShares National Muni Bond ETF	$10.34
Dec 5 2025	STIP	iShares 0-5 Year TIPS Bond ETF	$0.31
Dec 24 2025	BNDX	Vanguard Total International Bond ETF	$13.35
Dec 24 2025	VEA	Vanguard FTSE Developed Markets ETF	$68.64
Dec 24 2025	VTIP	Vanguard Short-Term Inflation-Protected Securities ETF	$2.15
Dec 24 2025	VWO	Vanguard FTSE Emerging Markets ETF	$23.44
Dec 24 2025	VWOB	Vanguard Emerging Markets Government Bond ETF	$0.28
Dec 25 2025	AGG	iShares Core U.S. Aggregate Bond ETF	$1.44
Dec 25 2025	MUB	iShares National Muni Bond ETF	$10.29
Dec 25 2025	SPMD	State Street SPDR Portfolio S&P 400 Mid Cap ETF	$0.10
Dec 25 2025	SPSM	State Street SPDR Portfolio S&P 600 Small Cap ETF	$0.40
Dec 25 2025	STIP	iShares 0-5 Year TIPS Bond ETF	$0.30
Dec 25 2025	VBR	Vanguard Small-Cap Value ETF	$2.90
Dec 25 2025	VOE	Vanguard Mid-Cap Value ETF	$4.50
Dec 25 2025	VTI	Vanguard Total Stock Market ETF	$15.87
Dec 26 2025	EMB	iShares J.P. Morgan USD Emerging Markets Bond ETF	$2.34
Dec 26 2025	VTV	Vanguard Value ETF	$6.30
Dec 31 2025	SPYM	State Street SPDR Portfolio S&P 500 ETF	$2.06
Total			**$171.06**

MONTHLY ACTIVITY DETAIL

Date	Description	Cashflow	Ticker	Price	Shares	Value
Dec 1 2025	Sale	$4.13	JPST	$50.57	0.081669	$4.13
Dec 2 2025	Advisory Fee	-$4.13	–	–	–	–
Dec 4 2025	Dividend Payment	$0.66	JPST	–	–	–
Dec 4 2025	Dividend Payment	$0.28	VWOB	–	–	–
Dec 4 2025	Dividend Payment	$1.44	BNDX	–	–	–
Dec 5 2025	Purchase	-$2.38	MUB	$106.89	0.022266	$2.38
Dec 5 2025	Dividend Payment	$1.40	AGG	–	–	–
Dec 5 2025	Dividend Payment	$0.31	STIP	–	–	–
Dec 5 2025	Dividend Payment	$2.27	EMB	–	–	–
Dec 5 2025	Dividend Payment	$10.34	MUB	–	–	–

Date	Description	Cashflow	Ticker	Price	Shares	Value
Dec 8 2025	Purchase	-$14.32	MUB	$106.81	0.134070	$14.32
Dec 24 2025	Dividend Payment	$2.15	VTIP	-	-	-
Dec 24 2025	Dividend Payment	$0.28	VWOB	-	-	-
Dec 24 2025	Dividend Payment	$13.35	BNDX	-	-	-
Dec 24 2025	Dividend Payment	$68.64	VEA	-	-	-
Dec 24 2025	Dividend Payment	$23.44	VWO	-	-	-
Dec 25 2025	Dividend Payment	$0.10	SPMD	-	-	-
Dec 25 2025	Dividend Payment	$2.90	VBR	-	-	-
Dec 25 2025	Dividend Payment	$4.50	VOE	-	-	-
Dec 25 2025	Dividend Payment	$0.40	SPSM	-	-	-
Dec 25 2025	Dividend Payment	$10.29	MUB	-	-	-
Dec 25 2025	Dividend Payment	$1.44	AGG	-	-	-
Dec 25 2025	Dividend Payment	$0.30	STIP	-	-	-
Dec 25 2025	Dividend Payment	$15.87	VTI	-	-	-
Dec 26 2025	Dividend Payment	$2.34	EMB	-	-	-
Dec 26 2025	Dividend Payment	$6.30	VTV	-	-	-
Dec 26 2025	Purchase	-$36.07	BNDX	$48.46	0.744325	$36.07
Dec 26 2025	Purchase	-$14.25	AGG	$100.13	0.142315	$14.25
Dec 26 2025	Purchase	-$13.56	VWOB	$67.63	0.200503	$13.56
Dec 26 2025	Purchase	-$68.48	MUB	$107.01	0.639940	$68.48
Dec 26 2025	Purchase	-$7.87	JPST	$50.75	0.155074	$7.87
Dec 26 2025	Purchase	-$12.07	STIP	$102.39	0.117883	$12.07
Dec 31 2025	Dividend Payment	$2.06	SPYM	-	-	-

SWEEP ACCOUNT CASH ACTIVITY (TAXABLE)

Your uninvested cash balances are swept into and out of accounts at one or more participating banks (each a "Transfer Sweep Program Bank" or "TSP Bank"), where they are eligible for FDIC insurance.[5] The TSP Banks are listed at https://www.betterment.com/legal/tsp. Below is a summary of your monthly cash activity, including end of month balances.

Bancorp Account Cash Activity (Taxable)

Date	Account	Account No.	Description	Amount	Balance
Dec 2 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$4.13	$4.13
Dec 2 2025	Build Wealth - Joint Automated Investing	[redacted]	Fees	-$4.13	$0.00
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$1.44	$1.44
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.28	$1.72
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.66	$2.38
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$10.34	$12.72
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$2.27	$14.99
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.31	$15.30
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$1.40	$16.70
Dec 8 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$2.38	$14.32
Dec 9 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$14.32	$0.00
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.28	$0.28
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$13.35	$13.63
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$2.15	$15.78
Dec 23 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$68.64	$84.42
Dec 23 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$23.44	$107.86
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$10.29	$118.15
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$2.34	$120.49
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.10	$120.59
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.40	$120.99
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$0.30	$121.29
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$1.44	$122.73
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$6.30	$129.03
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$2.90	$131.93
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$15.87	$147.80
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$4.50	$152.30
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$12.07	$140.23
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$7.87	$132.36
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$14.25	$118.11

Date	Account	Account No.	Description	Amount	Balance
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$13.56	$104.55
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$36.07	$68.48
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Securities Account	-$68.48	$0.00
Dec 30 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Securities Account	$2.06	$2.06
Balance as of December 31, 2025					**$2.06**

SECURITIES ACCOUNT CASH ACTIVITY (TAXABLE)

Date	Account	Account No.	Description	Amount	Balance
Dec 2 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Sale	$4.13	$4.13
Dec 2 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$4.13	$0.00
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$1.44	-$1.44
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.28	-$1.72
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.66	-$2.38
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$1.44	-$0.94
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.28	-$0.66
Dec 3 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.66	$0.00
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$10.34	-$10.34
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$2.27	-$12.61
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.31	-$12.92
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$1.40	-$14.32
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$10.34	-$3.98
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$2.27	-$1.71
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.31	-$1.40
Dec 4 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$1.40	$0.00
Dec 8 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$2.38	-$2.38
Dec 8 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$2.38	$0.00
Dec 9 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$14.32	-$14.32
Dec 9 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$14.32	$0.00
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.28	-$0.28
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$13.35	-$13.63
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$2.15	-$15.78
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.28	-$15.50
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$13.35	-$2.15
Dec 22 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$2.15	$0.00

Date	Account	Account No.	Description	Amount	Balance
Dec 23 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$68.64	-$68.64
Dec 23 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$23.44	-$92.08
Dec 23 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$68.64	-$23.44
Dec 23 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$23.44	$0.00
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$10.29	-$10.29
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$2.34	-$12.63
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.10	-$12.73
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.40	-$13.13
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$0.30	-$13.43
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$1.44	-$14.87
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$6.30	-$21.17
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$2.90	-$24.07
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$15.87	-$39.94
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$4.50	-$44.44
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$10.29	-$34.15
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$2.34	-$31.81
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.10	-$31.71
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.40	-$31.31
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$0.30	-$31.01
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$1.44	-$29.57
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$6.30	-$23.27
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$2.90	-$20.37
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$15.87	-$4.50
Dec 24 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$4.50	$0.00
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$36.07	-$36.07
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$14.25	-$50.32
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$68.48	-$118.80
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$13.56	-$132.36
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$7.87	-$140.23
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Settlement of Securities Purchase	-$12.07	-$152.30
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$12.07	-$140.23
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$7.87	-$132.36
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$14.25	-$118.11
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$13.56	-$104.55

Date	Account	Account No.	Description	Amount	Balance
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$36.07	-$68.48
Dec 29 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer from Sweep Account	$68.48	$0.00
Dec 30 2025	Build Wealth - Joint Automated Investing	[redacted]	Transfer to Sweep Account	-$2.06	-$2.06
Dec 30 2025	Build Wealth - Joint Automated Investing	[redacted]	Payment of Dividends	$2.06	$0.00
Balance as of December 31, 2025					**$0.00**