

## 2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/07/2026

### General Information

Name: Hon Jennifer E. Bradley

PID 286350

### AGENCY INFORMATION

| Organization | Suborganization                | Title                     |
|--------------|--------------------------------|---------------------------|
| Senate       | Elected Constitutional Officer | State Senator, District 5 |

### CANDIDATE FOR

| Position     | Agency Name    | Position sought or held |
|--------------|----------------|-------------------------|
| State Senate | Florida Senate | State Senator           |

### Net Worth

My Net Worth as of June 7, 2026 was \$ 1,355,998.00.

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### 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 \$ 175,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

| Description of Asset                                                                 | Value of Asset |
|--------------------------------------------------------------------------------------|----------------|
| 7251 Augusta Drive, Fleming Island, FL 32003                                         | \$ 563,429.00  |
| Ameris Bank, Personal Money Market, 1775 Eagle Harbor Pkwy, Fleming Island, FL 32003 | \$ 2,061.24    |
| Fidelity VIP Contrafund                                                              | \$ 50,585.71   |
| Fidelity VIP Mid Cap                                                                 | \$ 8,450.85    |
| Janus Henderson Mid Cap Value T                                                      | \$ 19,653.80   |
| Aberdeen Select Int'l Equity Fund Class A                                            | \$ 15,039.07   |
| Pimco Total Return Class D                                                           | \$ 8,655.15    |
| Fidelity OTC Port                                                                    | \$ 29,363.70   |
| Investment Account-Morgan Stanley Advisors (See "Schedule A")                        | \$ 357,476.16  |
| Florida Retirement System                                                            | \$ 15,680.00   |
| Ameris Bank, Personal Checking, 1775 Eagle Harbor Pkwy, Fleming Island, FL 32003     | \$ 110,603.64  |
| See Attached                                                                         |                |

**Liabilities**

LIABILITIES IN EXCESS OF \$1,000:

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

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

**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       |
|--------------------------------------------|---------------------------------------------|--------------|
| State of Florida                           | 400 S. Monroe Street, Tallahassee, FL 32399 | \$ 29,697.00 |

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

**Training**

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☐ I certify that I have completed the required training under Section 112.3142, F.S.
- ☒ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

**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.

***Jennifer Bradley***

Digitally signed: 06/07/2026

Filed with COE: 06/07/2026

# Morgan Stanley

~~2020~~ Schedule A

|                         |            |                        |        |                        |            |
|-------------------------|------------|------------------------|--------|------------------------|------------|
| Total Assets (\$)       | 357,476.16 | Today's Change (\$)    | —      | Today's Change (%)     | —          |
| Total Market Value (\$) | 356,892.75 | Accrued Interest (\$)* | 583.41 | Total Cost (\$)        | 325,670.60 |
|                         |            |                        |        | Adjusted Cost (\$)     | 325,272.43 |
|                         |            |                        |        | Est Annual Income (\$) | 8,727.24   |

## Holdings for Account Portfolio Management - 6916 as of 06/07/2026 3:09 PM ET

| Product Type        | Name                        | Symbol | Last \$<br>As of | Price<br>Change \$ | Quantity | Market<br>Value \$ | Today's<br>Change<br>\$/% | Adjusted<br>Cost \$ | Unrealized<br>Gain/Loss \$/% | Accrued<br>Interest \$ | Dividend<br>per share \$ |
|---------------------|-----------------------------|--------|------------------|--------------------|----------|--------------------|---------------------------|---------------------|------------------------------|------------------------|--------------------------|
| Stocks /<br>Options | ALPHABET INC CL A           | GOOGL  | 368.530          | —                  | 20.000   | 7,370.60           | —                         | 3,530.09            | 3,840.51                     | —                      | 0.880                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 108.79                       |                        |                          |
| Stocks /<br>Options | AMAZON COM INC              | AMZN   | 246.030          | —                  | 25.000   | 6,150.75           | —                         | 5,434.53            | 716.22                       | —                      | 0.000                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 13.18                        |                        |                          |
| Stocks /<br>Options | AMERICAN EXPRESS CO         | AXP    | 310.660          | —                  | 16.000   | 4,970.56           | —                         | 4,886.52            | 84.04                        | —                      | 3.800                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 1.72                         |                        |                          |
| Stocks /<br>Options | AMGEN INC                   | AMGN   | 349.580          | —                  | 9.000    | 3,146.22           | —                         | 2,510.85            | 635.37                       | —                      | 10.080                   |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 25.30                        |                        |                          |
| Stocks /<br>Options | APPLE INC                   | AAPL   | 307.340          | —                  | 23.000   | 7,068.82           | —                         | 5,213.19            | 1,855.63                     | —                      | 1.080                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 35.59                        |                        |                          |
| Stocks /<br>Options | BANK OF AMERICA CORP        | BAC    | 53.830           | —                  | 131.000  | 7,051.73           | —                         | 6,181.28            | 870.45                       | —                      | 1.120                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 14.08                        |                        |                          |
| Stocks /<br>Options | BERKSHIRE HATHAWAY CL-B NEW | BRK.B  | 488.130          | —                  | 7.000    | 3,416.91           | —                         | 3,367.85            | 49.06                        | —                      | 0.000                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 1.46                         |                        |                          |
| Stocks /<br>Options | BP PLC ADS                  | BP     | 42.970           | —                  | 106.000  | 4,554.82           | —                         | 3,382.37            | 1,172.45                     | —                      | 1.977                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 34.66                        |                        |                          |
| Stocks /<br>Options | BROADCOM INC                | AVGO   | 385.730          | —                  | 15.000   | 5,785.95           | —                         | 4,867.96            | 917.99                       | —                      | 2.600                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 18.86                        |                        |                          |
| Stocks /<br>Options | CHARLES SCHWAB NEW          | SCHW   | 88.840           | —                  | 57.000   | 5,063.88           | —                         | 5,043.01            | 20.87                        | —                      | 1.280                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 0.41                         |                        |                          |
| Stocks /<br>Options | CISCO SYS INC               | CSCO   | 121.640          | —                  | 55.000   | 6,690.20           | —                         | 3,571.08            | 3,119.12                     | —                      | 1.680                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 87.34                        |                        |                          |
| Stocks /<br>Options | COMCAST CORP (NEW) CLASS A  | CMCSA  | 23.820           | —                  | 197.000  | 4,692.54           | —                         | 5,312.77            | -620.23                      | —                      | 1.320                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | -11.67                       |                        |                          |
| Stocks /<br>Options | CVS HEALTH CORP COM         | CVS    | 95.930           | —                  | 34.000   | 3,261.62           | —                         | 2,254.45            | 1,007.17                     | —                      | 2.660                    |
|                     |                             |        | 06/05/2026       |                    |          |                    |                           |                     | 44.67                        |                        |                          |

# Morgan Stanley

Holdings for Account Portfolio Management - 6916 as of 06/07/2026 3:09 PM ET

| Product Type        | Name                         | Symbol | Last \$<br>As of      | Price<br>Change \$ | Quantity | Market<br>Value \$ | Today's<br>Change \$/% | Adjusted<br>Cost \$ | Unrealized<br>Gain/Loss \$/% | Accrued<br>Interest \$ | Dividend<br>per share \$ |
|---------------------|------------------------------|--------|-----------------------|--------------------|----------|--------------------|------------------------|---------------------|------------------------------|------------------------|--------------------------|
| Stocks /<br>Options | DELTA AIR LINES INC NEW      | DAL    | 79.420<br>06/05/2026  | -                  | 65.000   | 5,162.30           | -                      | 3,342.88            | 1,819.42<br>54.43            | -                      | 0.750                    |
| Stocks /<br>Options | DIGITAL REALTY TRUST INC     | DLR    | 186.790<br>06/05/2026 | -                  | 17.000   | 3,175.43           | -                      | 2,895.37            | 280.06<br>9.67               | -                      | 4.880                    |
| Stocks /<br>Options | INTL BUSINESS MACHINES CORP  | IBM    | 284.840<br>06/05/2026 | -                  | 22.000   | 6,266.48           | -                      | 5,216.64            | 1,049.84<br>20.12            | -                      | 6.760                    |
| Stocks /<br>Options | MC DONALDS CORP              | MCD    | 279.840<br>06/05/2026 | -                  | 24.000   | 6,716.16           | -                      | 7,102.71            | -386.55<br>-5.44             | -                      | 7.440                    |
| Stocks /<br>Options | MCKESSON CORP                | MCK    | 775.660<br>06/05/2026 | -                  | 5.000    | 3,878.30           | -                      | 3,485.53            | 392.77<br>11.27              | -                      | 3.280                    |
| Stocks /<br>Options | MEDTRONIC PLC SHS            | MDT    | 81.670<br>06/05/2026  | -                  | 44.000   | 3,593.48           | -                      | 3,674.34            | -80.86<br>-2.20              | -                      | 2.880                    |
| Stocks /<br>Options | META PLATFORMS INC CL A      | META   | 593.000<br>06/05/2026 | -                  | 8.000    | 4,744.00           | -                      | 5,219.69            | -475.69<br>-9.11             | -                      | 2.100                    |
| Stocks /<br>Options | MICROSOFT CORP               | MSFT   | 416.670<br>06/05/2026 | -                  | 16.000   | 6,666.72           | -                      | 7,201.56            | -534.84<br>-7.43             | -                      | 3.640                    |
| Stocks /<br>Options | NOVARTIS AG ADR              | NVS    | 149.160<br>06/05/2026 | -                  | 20.000   | 2,983.20           | -                      | 2,310.38            | 672.82<br>29.12              | -                      | 4.017                    |
| Stocks /<br>Options | NUTRIEN LTD                  | NTR    | 67.200<br>06/05/2026  | -                  | 49.000   | 3,292.80           | -                      | 2,869.97            | 422.83<br>14.73              | -                      | 2.200                    |
| Stocks /<br>Options | NVIDIA CORPORATION           | NVDA   | 205.100<br>06/05/2026 | -                  | 31.000   | 6,358.10           | -                      | 4,560.63            | 1,797.47<br>39.41            | -                      | 1.000                    |
| Stocks /<br>Options | ORACLE CORP                  | ORCL   | 213.680<br>06/05/2026 | -                  | 24.000   | 5,128.32           | -                      | 4,633.01            | 495.31<br>10.69              | -                      | 2.000                    |
| Stocks /<br>Options | PALO ALTO NETWORKS INC       | PANW   | 272.050<br>06/05/2026 | -                  | 24.000   | 6,529.20           | -                      | 4,501.45            | 2,027.75<br>45.05            | -                      | 0.000                    |
| Stocks /<br>Options | PINNACLE FINCAL PARTNERS INC | PNFP   | 96.310<br>06/05/2026  | -                  | 34.000   | 3,274.54           | -                      | 3,188.14            | 86.40<br>2.71                | -                      | 2.000                    |
| Stocks /<br>Options | PROLOGIS INC COM             | PLD    | 144.540<br>06/05/2026 | -                  | 22.000   | 3,179.88           | -                      | 2,403.24            | 776.64<br>32.32              | -                      | 4.280                    |
| Stocks /<br>Options | QUALCOMM INC                 | QCOM   | 215.940<br>06/05/2026 | -                  | 17.000   | 3,670.98           | -                      | 2,644.08            | 1,026.90<br>38.84            | -                      | 3.680                    |
| Stocks /<br>Options | RTX CORPORATION              | RTX    | 180.990<br>06/05/2026 | -                  | 28.000   | 5,067.72           | -                      | 3,948.68            | 1,119.04<br>28.34            | -                      | 2.920                    |

# Morgan Stanley

Holdings for Account Portfolio Management - 6916 as of 06/07/2026 3:09 PM ET

| Product Type          | Name                                                                                              | Symbol | Last \$<br>As of | Price<br>Change<br>\$ | Quantity   | Market<br>Value \$ | Today's<br>Change<br>\$/% | Adjusted<br>Cost \$ | Unrealized<br>Gain/Loss \$/% | Accrued<br>Interest \$ | Dividend<br>per share \$ |
|-----------------------|---------------------------------------------------------------------------------------------------|--------|------------------|-----------------------|------------|--------------------|---------------------------|---------------------|------------------------------|------------------------|--------------------------|
| Stocks / Options      | SHELL PLC ADR                                                                                     | SHEL   | 85.400           | -                     | 60.000     | 5,124.00           | - 4,323.86                |                     | 800.14                       | -                      | 2.957                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 18.51                        |                        |                          |
| Stocks / Options      | UBER TECHNOLOGIES INC                                                                             | UBER   | 70.710           | -                     | 67.000     | 4,737.57           | - 5,454.64                |                     | -717.07                      | -                      | 0.000                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -13.15                       |                        |                          |
| Stocks / Options      | WALMART INC                                                                                       | WMT    | 118.880          | -                     | 49.000     | 5,825.12           | - 4,684.21                |                     | 1,140.91                     | -                      | 0.990                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 24.36                        |                        |                          |
| Stocks / Options      | WALT DISNEY CO HLDG CO                                                                            | DIS    | 99.710           | -                     | 47.000     | 4,686.37           | - 5,148.76                |                     | -462.39                      | -                      | 1.500                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -8.98                        |                        |                          |
| ETFs / CEFs           | INVESCO BULLETSHARES 2032 MU                                                                      | BSMW   | 25.095           | -                     | 814.000    | 20,427.33          | - 20,043.05               |                     | 384.28                       | -                      | 0.802                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 1.92                         |                        |                          |
| ETFs / CEFs           | ISHARES 7-10 YR TREASURY BD ETF                                                                   | IEF    | 93.620           | -                     | 110.000    | 10,298.20          | - 10,479.89               |                     | -181.69                      | -                      | 3.667                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -1.73                        |                        |                          |
| ETFs / CEFs           | JANUS HENDERSON MORTG BACKED                                                                      | JMBS   | 44.780           | -                     | 160.000    | 7,164.80           | - 7,290.23                |                     | -125.43                      | -                      | 2.333                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -1.72                        |                        |                          |
| ETFs / CEFs           | VANGUARD TAX-EXEMPT BOND ETF                                                                      | VTEB   | 50.300           | -                     | 125.000    | 6,287.50           | - 6,280.63                |                     | 6.87                         | -                      | 1.648                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 0.11                         |                        |                          |
| Government Securities | UNITED STATES TREASURY NOTE CPN: 4.625% Due : 9/30/2028                                           |        | 100.938          | -                     | 10,000.000 | 10,093.75          | - 10,150.22               |                     | -56.47                       | 83.40                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -0.56                        |                        |                          |
| Municipal Bonds       | BURLINGTON VT CPN: 5.000% Due : 11/1/2040 Callable at \$100 on 11/1/2033                          |        | 109.711          | -                     | 5,000.000  | 5,485.55           | - 5,423.72                |                     | 61.83                        | 23.61                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 1.14                         |                        |                          |
| Municipal Bonds       | DENVER COLO CITY & CNTY CPN: 5.000% Due : 8/1/2041 Callable at \$100 on 8/1/2034                  |        | 111.257          | -                     | 5,000.000  | 5,562.85           | - 5,629.24                |                     | -66.39                       | 86.11                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -1.18                        |                        |                          |
| Municipal Bonds       | MONTGOMERY CNTY MD CPN: 5.000% Due : 8/1/2032 Callable at \$100 on 8/1/2031                       |        | 110.863          | -                     | 5,000.000  | 5,543.15           | - 5,465.68                |                     | 77.47                        | 86.11                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 1.42                         |                        |                          |
| Municipal Bonds       | OMAHA NEB CPN: 5.000% Due : 4/15/2040 Callable at \$100 on 4/15/2032                              |        | 108.043          | -                     | 5,000.000  | 5,402.15           | - 5,363.46                |                     | 38.69                        | 34.72                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 0.72                         |                        |                          |
| Municipal Bonds       | OREGON ST FOR PREVIOUS ISSUES SEE 68608U CPN: 5.000% Due : 8/1/2031 Callable at \$100 on 8/1/2027 |        | 102.705          | -                     | 5,000.000  | 5,135.25           | - 5,094.56                |                     | 40.69                        | 86.11                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 0.80                         |                        |                          |
| Municipal Bonds       | UNIV CT GENL OBLIG SER-A CPN: 5.000% Due : 1/15/2035 Callable at \$100 on 1/15/2027               |        | 101.211          | -                     | 5,000.000  | 5,060.55           | - 5,064.62                |                     | -4.07                        | 97.22                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -0.08                        |                        |                          |
| Municipal Bonds       | WASHINGTON ST VAR PURP GENL OBLIG SER-C CPN: 5.000% Due : 2/1/2034 Callable at \$100 on 2/1/2032  |        | 110.836          | -                     | 5,000.000  | 5,541.80           | - 5,447.87                |                     | 93.93                        | 86.11                  | -                        |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | 1.72                         |                        |                          |
| Mutual Funds          | AB GLOBAL BOND ADV                                                                                | ANAYX  | 6.870            | -                     | 1,073.456  | 7,374.64           | - 7,476.42                |                     | -101.78                      | -                      | 0.258                    |
|                       |                                                                                                   |        | 06/05/2026       |                       |            |                    | -                         |                     | -1.36                        |                        |                          |

# Morgan Stanley

Holdings for Account Portfolio Management - 6916 as of 06/07/2026 3:09 PM ET

| Product Type         | Name                                                     | Symbol | Last \$<br>As of | Price<br>Change | Quantity  | Market<br>Value \$ | Today's<br>Change<br>\$/% | Adjusted<br>Cost \$ | Unrealized<br>Gain/Loss \$/% | Accrued<br>Interest \$ | Dividend<br>per share \$ |
|----------------------|----------------------------------------------------------|--------|------------------|-----------------|-----------|--------------------|---------------------------|---------------------|------------------------------|------------------------|--------------------------|
| Mutual Funds         | COHEN & STEERS LOW DUR P&I                               | LPXIX  | 9.540            | -               | 1,876.180 | 17,898.76          | - 17,916.73               | -                   | -17.97                       | -                      | 0.556                    |
|                      |                                                          |        | 06/05/2026       |                 |           |                    | -                         |                     | -0.10                        |                        |                          |
| Mutual Funds         | COHEN & STEERS REALTY SHS INC                            | CSRSX  | 74.640           | -               | 191.604   | 14,301.32          | - 12,922.61               | -                   | 1,378.71                     | -                      | 1.999                    |
|                      |                                                          |        | 06/05/2026       |                 |           |                    | -                         |                     | 10.67                        |                        |                          |
| Mutual Funds         | COLUMBIA OVERSEAS VALUE INST                             | COSZX  | 14.850           | -               | 937.857   | 13,927.18          | - 13,891.96               | -                   | 35.22                        | -                      | 0.480                    |
|                      |                                                          |        | 06/05/2026       |                 |           |                    | -                         |                     | 0.25                         |                        |                          |
| Mutual Funds         | FIDELITY ADV INTL CAP APP I                              | FCPIX  | 37.420           | -               | 280.790   | 10,507.16          | - 10,201.79               | -                   | 305.37                       | -                      | 0.206                    |
|                      |                                                          |        | 06/05/2026       |                 |           |                    | -                         |                     | 2.99                         |                        |                          |
| Mutual Funds         | MSIF GLOBAL CONCENTRATED I                               | MLNIX  | 27.590           | -               | 1,029.968 | 28,416.82          | - 26,764.03               | -                   | 1,652.79                     | -                      | 0.015                    |
|                      |                                                          |        | 06/05/2026       |                 |           |                    | -                         |                     | 6.18                         |                        |                          |
| Cash, MMF<br>and BDP | BANK DEPOSIT PROGRAM   MORGAN STANLEY PRIVATE BANK<br>NA | MSPBNA | 06/05/2026       | -               | -         | 3,476.60           | -                         | -                   | -                            | 0.01                   | -                        |
| Cash, MMF<br>and BDP | Cash                                                     |        | 06/05/2026       | -               | -         | -297.88            | -                         | -                   | -                            | -                      | -                        |

\*Please note, accrued interest is based on prior day valuation and is not a real time calculation. Accrued interest may be overstated on the Payable Date of a security, since the interest paid will also be reflected as a Change (\$) in "Cash" for that day.

"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.

Account contains securities for which cost basis and/or other values are not available (indicated by a "N/A" displaying in the cost and/or gain (loss) fields). Totals shown do not incorporate gains (or losses) for these securities. In addition, total cost or adjusted cost may also be unavailable and excluded from totals. Please contact your Financial Advisor for additional information. The accuracy of the purchase date, cost basis and other information you provide is not independently verified.

Prices of securities not actively traded may not be available, and are indicated by a dash "-" or "N/A".

For Pricing information, please go to the Help + Support section.

An investment in an exchange-traded fund involves risks similar to those of investing in a broadly based portfolio of equity securities traded on exchange in the relevant securities market, such as market fluctuations caused by such factors as economic and political developments, changes in interest rates and perceived trends in stock prices. The investment return and principal value of ETF investments will fluctuate, so that an investor's ETF shares, if or when sold, may be worth more or less than the original cost. Investors should carefully consider the investment objectives and risks as well as charges and expenses of an exchange traded fund before investing. To obtain a prospectus, contact your Financial Advisor or visit the fund company's website. The prospectus contains this and other information about the fund. Read the prospectus carefully before investing.

## Special Considerations Regarding Structured Investments

Structured Investments are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from any actual or anticipated changes to issuer's and/or guarantor's credit ratings or credit spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors.

Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments may not perform in a manner consistent with the

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statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. Accrued interest, estimated annual income and estimated yield for Structured Investments with a contingent income feature, including Range Accrual Notes and Contingent Income Notes, assume optimal performance of the underlying asset(s) and payment in full of all contingent interest. However, contingent interest is only paid if the specified accrual conditions are met during the relevant observation period. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than the estimates shown. For more information about the risks specific to your Structured Investments, you should contact your Financial Advisor. For important information on the risks and conflicts of interest related to structured products generally, click [here](#) or contact your Financial Advisor.

## Savings and Time Deposits

Transfers into the Savings Program initiated after 4pm E.T. on a non-business day will not be available to you until the next business day. Transfers into the Savings Program will not begin to earn interest until the funds are deposited into the Savings Program on the next business day.

For Savings & Time deposits, APY (%) is last valued as of previous day.

For Savings & Time deposits, Accrued interest calculated since last payment date.

## Important Information About Auction Rate Securities

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

## FDIC Insurance

Detailed information on federal deposit insurance coverage can be found on the FDIC's website at: [www.fdic.gov](http://www.fdic.gov). For more information about the Bank Deposit Program, including Deposit Limits, please contact your Financial Advisor or review the Bank Deposit Disclosure Statement. Certain conditions must be satisfied.

Any real-time market data is for informational purposes only. The Real-Time Quotes data feed provided by NASDAQ Basic is displayed only on the non-trading pages and only for US exchange-listed equities. Delayed NASDAQ market data is delayed for at least 15 minutes; all other market data is delayed for at least 20 minutes. This data should be used for informational purposes only. Please be advised that on weekdays, excepting holidays, current day NASDAQ market data is available after 9:45 AM ET, data from all other exchanges is available after 9:50 AM ET. The accuracy of any market data displayed is not guaranteed.

You should not use the Unrealized Gain/Loss information to evaluate the actual performance of the securities in your account. Your gain/loss information may or may not be inclusive of distributions of capital gains and/or dividends depending on the type of holding. Only trade confirmations and statements represent the official records of your account.

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details.

## Additional Information

The information contained on this website is designed solely for your individual use and is for informational purposes only. Your official statements and confirmations contain the most accurate and up-to-date information on your account holdings. Values shown on your official statement may differ from the values shown on this webpage due to different reporting methods, delays, market conditions and interruptions. If there are discrepancies between your official statements and this website, rely on your official account statements. Website information is subject to change and we are not obligated to notify you of these changes. Information may be condensed and is not intended as an offer or recommendation of any account type, security or investment strategy.

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