



**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 1/31/22) **\$12,581.31**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 UNIT 101  
DAVIE FL 33312-8818

**Client Service Center** (24 Hours a Day; 7 Days a Week): 800-869-3326  
**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

*INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE*

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

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### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

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

### Margin Interest Charges

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

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### Transaction Dates and Conditions

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

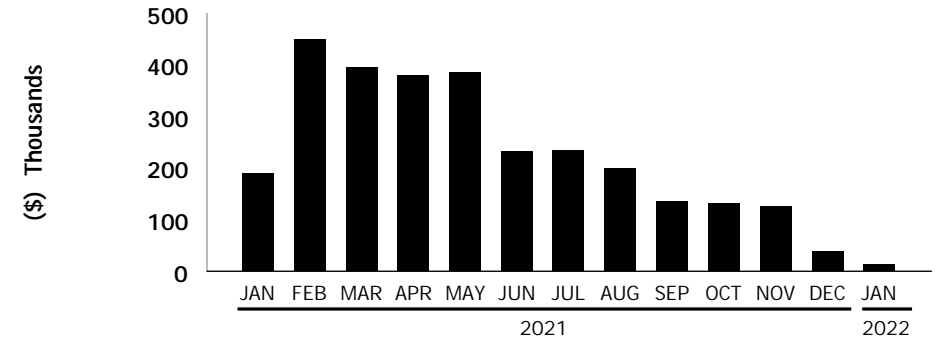
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (1/1/22-1/31/22)	This Year (1/1/22-1/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$38,483.63</b>	<b>\$38,483.63</b>
Credits	5,734.58	5,734.58
Debits	(31,637.51)	(31,637.51)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(25,902.93)</b>	<b>\$(25,902.93)</b>
<b>Change in Value</b>	<b>0.61</b>	<b>0.61</b>
<b>TOTAL ENDING VALUE</b>	<b>\$12,581.31</b>	<b>\$12,581.31</b>

### MARKET VALUE OVER TIME

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



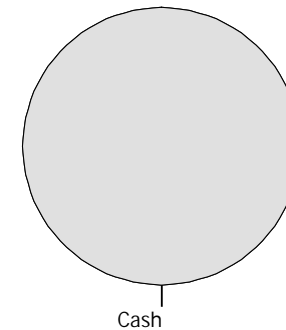
This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$12,581.31	100.00
<b>TOTAL VALUE</b>	<b>\$12,581.31</b>	<b>100.00%</b>

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, 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.



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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/21)	This Period (as of 1/31/22)
Cash, BDP, MMFs	\$38,483.63	\$12,581.31
<b>Total Assets</b>	<b>\$38,483.63</b>	<b>\$12,581.31</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$38,483.63</b>	<b>\$12,581.31</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/22-1/31/22)	This Year (1/1/22-1/31/22)
<b>Income And Distributions</b>	—	—
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	—	—

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

### CASH FLOW

	This Period (1/1/22-1/31/22)	This Year (1/1/22-1/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$38,483.63</b>	<b>\$38,483.63</b>
Income and Distributions	0.61	0.61
<b>Total Investment Related Activity</b>	<b>\$0.61</b>	<b>\$0.61</b>
Electronic Transfers-Credits	5,734.58	5,734.58
Other Debits	(1,134.15)	(1,134.15)
<b>Total Cash Related Activity</b>	<b>\$4,600.43</b>	<b>\$4,600.43</b>
Checks Written	(30,503.36)	(30,503.36)
<b>Total Card/Check Activity</b>	<b>\$(30,503.36)</b>	<b>\$(30,503.36)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$12,581.31</b>	<b>\$12,581.31</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/22-1/31/22)	Realized This Year (1/1/22-1/31/22)	Unrealized Inception to Date (as of 1/31/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

*The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.*

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
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**Investment Objectives (in order of priority):** Capital Appreciation, Income

**Brokerage Account**

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

## HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$12,581.31	0.010	\$1.26	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$12,581.31	\$1.26

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$12,581.31	N/A	\$1.26	0.01%

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

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### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$12,581.31	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$12,581.31</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
1/3	Dividend	MSILF GOVT SEC PART	Transaction Reportable for the Prior Year.	\$0.61
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$0.61</b>
PRIOR YEAR INCOME				\$0.61

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
1/27	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	\$5,734.58
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$5,734.58</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$5,734.58

##### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
1/7	Service Fee	ADV FEE 745-056057		\$(1,134.15)
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$(1,134.15)</b>
TOTAL OTHER DEBITS				\$(1,134.15)

#### DEBIT CARD & CHECKING ACTIVITY

##### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
12/9	1/7	2683	Check	RON MCKINNEY		\$(7,706.80)
12/9	1/3	2689	Check	JOAN L WALL		(2,063.68)
1/12	1/18	2693	Check	STEPHEN COPA		(5,232.88)
1/12	1/19	2694	Check	CLINT ESTEP		(15,500.00)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(30,503.36)</b>

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

Activity Date	Activity Type	Description	Credits/(Debits)
1/3	Automatic Investment	MSILF GOVT SEC PART	\$0.61
1/4	Automatic Redemption	MSILF GOVT SEC PART	(2,063.68)
1/10	Automatic Redemption	MSILF GOVT SEC PART	(8,840.95)
1/19	Automatic Redemption	MSILF GOVT SEC PART	(5,232.88)
1/20	Automatic Redemption	MSILF GOVT SEC PART	(15,500.00)
1/28	Automatic Investment	MSILF GOVT SEC PART	5,734.58
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(25,902.32)</b>

### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

#### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

#### Tips on Protecting Yourself from Fraudulent Account Activity

The COVID 19 crisis is creating opportunities for fraudsters to exploit individuals, especially senior citizens. The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Be aware that as a result of COVID 19, these scams have been identified: **Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams**

If you have any questions regarding these scams, please immediately contact us.

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MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
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**Credit Ratings from Moody's Investors Service and Standard & Poor's**  
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Revised 05/2021

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Active Assets Account  
745-125190-568

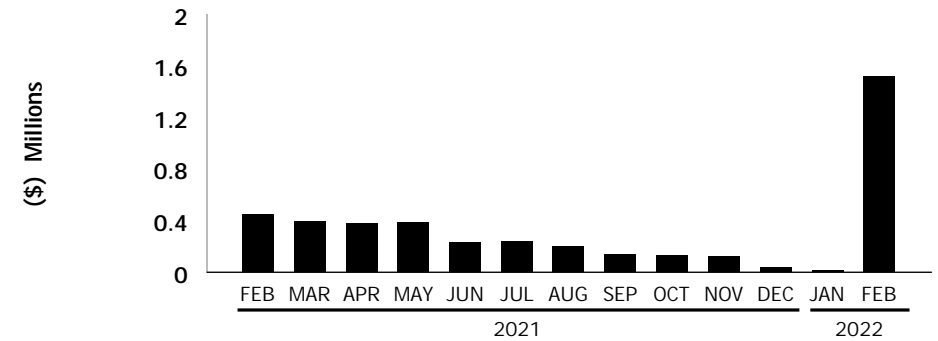
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/22-2/28/22)	This Year (1/1/22-2/28/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$12,581.31</b>	<b>\$38,483.63</b>
Credits	1,506,207.35	1,511,941.93
Debits	—	(31,637.51)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$1,506,207.35</b>	<b>\$1,480,304.42</b>
<b>Change in Value</b>	<b>0.20</b>	<b>0.81</b>
<b>TOTAL ENDING VALUE</b>	<b>\$1,518,788.86</b>	<b>\$1,518,788.86</b>

### MARKET VALUE OVER TIME

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



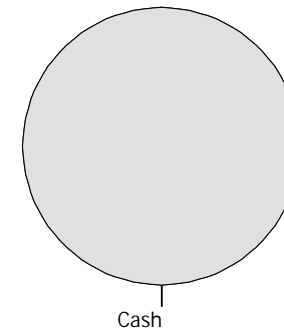
This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$1,518,788.86	100.00
<b>TOTAL VALUE</b>	<b>\$1,518,788.86</b>	<b>100.00%</b>

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, 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.



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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/22)	This Period (as of 2/28/22)
Cash, BDP, MMFs	\$12,581.31	\$1,518,788.86
<b>Total Assets</b>	<b>\$12,581.31</b>	<b>\$1,518,788.86</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$12,581.31</b>	<b>\$1,518,788.86</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/22-2/28/22)	This Year (1/1/22-2/28/22)
Other Dividends	\$0.20	\$0.20
<b>Income And Distributions</b>	<b>\$0.20</b>	<b>\$0.20</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$0.20</b>	<b>\$0.20</b>

*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 (2/1/22-2/28/22)	This Year (1/1/22-2/28/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$12,581.31</b>	<b>\$38,483.63</b>
Income and Distributions	0.20	0.81
<b>Total Investment Related Activity</b>	<b>\$0.20</b>	<b>\$0.81</b>
Electronic Transfers-Credits	1,506,207.35	1,511,941.93
Other Debits	—	(1,134.15)
<b>Total Cash Related Activity</b>	<b>\$1,506,207.35</b>	<b>\$1,510,807.78</b>
Checks Written	—	(30,503.36)
<b>Total Card/Check Activity</b>	—	<b>\$(30,503.36)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$1,518,788.86</b>	<b>\$1,518,788.86</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/22-2/28/22)	Realized This Year (1/1/22-2/28/22)	Unrealized Inception to Date (as of 2/28/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

*The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.*

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

**Brokerage Account**

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

## HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$1,518,788.86	0.010	\$151.88	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$1,518,788.86	\$151.88

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$1,518,788.86	N/A	\$151.88	0.01%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,518,788.86	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$1,518,788.86</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
2/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$0.20
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$0.20</b>
TOTAL OTHER DIVIDENDS				\$0.20

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
2/17	Funds Received	WIRED FUNDS RECEIVED	WELLS FARGO BANK N A CITY OF MIRAMAR	\$1,506,207.35
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$1,506,207.35</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$1,506,207.35

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

Activity Date	Activity Type	Description	Credits/(Debits)
2/1	Automatic Investment	MSILF GOVT SEC PART	\$0.20
2/18	Automatic Investment	MSILF GOVT SEC PART	1,506,207.35
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$1,506,207.55</b>

#### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

## MESSAGES

### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

### Tips on Protecting Yourself from Fraudulent Account Activity

The COVID 19 crisis is creating opportunities for fraudsters to exploit individuals, especially senior citizens. The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Be aware that as a result of COVID 19, these scams have been identified: **Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams**

If you have any questions regarding these scams, please immediately contact us.

### 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.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 3/31/22) **\$1,379,560.75**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 UNIT 101  
DAVIE FL 33312-8818

**Client Service Center** (24 Hours a Day; 7 Days a Week): 800-869-3326  
**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

*INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE*

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

### Availability of Free Credit Balances and Financial Statements

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

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information regarding Special Memorandum Account

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

### Important Information About Auction Rate Securities

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

### Structured Investments Risks and Considerations

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

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

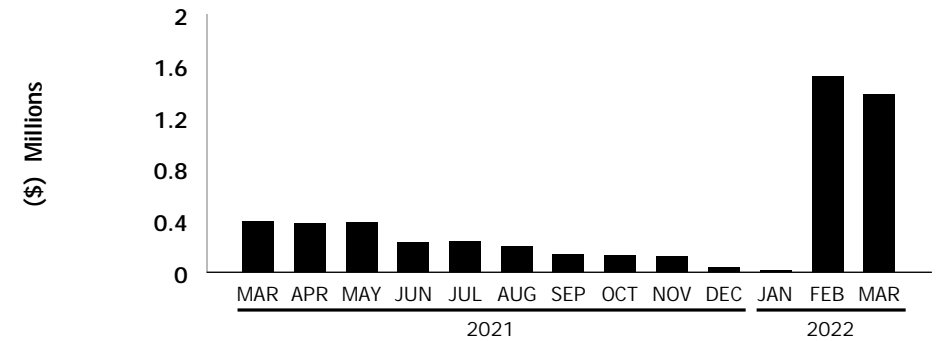
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/22-3/31/22)	This Year (1/1/22-3/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$1,518,788.86</b>	<b>\$38,483.63</b>
Credits	—	1,511,941.93
Debits	(139,232.72)	(170,870.23)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(139,232.72)</b>	<b>\$1,341,071.70</b>
<b>Change in Value</b>	<b>4.61</b>	<b>5.42</b>
<b>TOTAL ENDING VALUE</b>	<b>\$1,379,560.75</b>	<b>\$1,379,560.75</b>

### MARKET VALUE OVER TIME

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



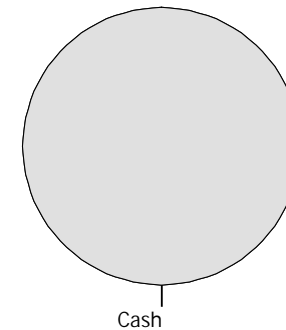
This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$1,379,560.75	100.00
<b>TOTAL VALUE</b>	<b>\$1,379,560.75</b>	<b>100.00%</b>

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, 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.



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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/28/22)	This Period (as of 3/31/22)
Cash, BDP, MMFs	\$1,518,788.86	\$1,379,560.75
<b>Total Assets</b>	<b>\$1,518,788.86</b>	<b>\$1,379,560.75</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$1,518,788.86</b>	<b>\$1,379,560.75</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/22-3/31/22)	This Year (1/1/22-3/31/22)
Other Dividends	\$4.61	\$4.81
<b>Income And Distributions</b>	<b>\$4.61</b>	<b>\$4.81</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$4.61</b>	<b>\$4.81</b>

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

### CASH FLOW

	This Period (3/1/22-3/31/22)	This Year (1/1/22-3/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$1,518,788.86</b>	<b>\$38,483.63</b>
Income and Distributions	4.61	5.42
<b>Total Investment Related Activity</b>	<b>\$4.61</b>	<b>\$5.42</b>
Electronic Transfers-Credits	—	1,511,941.93
Electronic Transfers-Debits	(85,462.53)	(85,462.53)
Other Debits	—	(1,134.15)
<b>Total Cash Related Activity</b>	<b>\$(85,462.53)</b>	<b>\$1,425,345.25</b>
Checks Written	(53,770.19)	(84,273.55)
<b>Total Card/Check Activity</b>	<b>\$(53,770.19)</b>	<b>\$(84,273.55)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$1,379,560.75</b>	<b>\$1,379,560.75</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/22-3/31/22)	Realized This Year (1/1/22-3/31/22)	Unrealized Inception to Date (as of 3/31/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**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 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$1,379,560.75	0.010	\$137.96	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$1,379,560.75	\$137.96

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$1,379,560.75	N/A	\$137.96	0.01%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,379,560.75	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$1,379,560.75</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
3/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$4.61
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$4.61</b>
TOTAL OTHER DIVIDENDS				\$4.61

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
3/8	Withdrawal	FUNDS PAID	Luiz Rodriguez XX-1744	\$(12,000.00)
3/8	Withdrawal	FUNDS PAID	W Perez-Gell JR XX-8291	(10,500.00)
3/8	Withdrawal	FUNDS PAID	Robert G Dixon XX-2363	(10,000.00)
3/8	Withdrawal	FUNDS PAID	Clay Logan XX-4696	(7,302.00)
3/8	Withdrawal	FUNDS PAID	John Thomson XX-4395	(6,294.86)
3/8	Withdrawal	FUNDS PAID	Noel Marti XX-0301	(6,294.86)
3/8	Withdrawal	FUNDS PAID	Ryan Myers XX-3660	(6,000.00)
3/8	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(5,950.00)
3/8	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,146.92)
3/8	Withdrawal	FUNDS PAID	ValentinSrbovan XX-7613	(4,348.90)
3/8	Withdrawal	FUNDS PAID	Richard Hofberg XX-0975	(4,100.00)
3/8	Withdrawal	FUNDS PAID	Frank Pender XX-7103	(3,044.00)
3/8	Withdrawal	FUNDS PAID	Frank M Vrklan XX-4537	(2,479.36)
3/8	Withdrawal	FUNDS PAID	Gina A Hudson XX-9432	(2,001.63)
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$(85,462.53)</b>
TOTAL ELECTRONIC TRANSFERS-DEBITS				\$(85,462.53)

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### DEBIT CARD & CHECKING ACTIVITY

#### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
3/8	3/15	2695	Check	ERIK DODGE		\$(10,800.70)
3/8	3/14	2696	Check	DOMNIC GRANTEED		(2,616.00)
3/8	3/14	2697	Check	BRIAN GUNTER		(2,863.25)
3/8	3/29	2698	Check	LINO A MARCOS		(16,165.37)
3/8	3/15	2699	Check	ELIAS MARRERO		(3,753.08)
3/8	3/14	2701	Check	WILFREDO PLASENCIA		(6,791.32)
3/8	3/28	2702	Check	SCOTT PRATT		(8,495.35)
3/8	3/10	2703	Check	TIM ROCHE		(885.12)
3/8	3/16	2704	Check	SUGARMAN + SUSSKIND BRASWELL &		(1,400.00)

TOTAL CHECKS WRITTEN

\$(53,770.19)

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

Date	Activity Type	Description	Credits/(Debits)
3/1	Automatic Investment	MSILF GOVT SEC PART	\$4.61
3/9	Automatic Redemption	MSILF GOVT SEC PART	(85,462.53)
3/11	Automatic Redemption	MSILF GOVT SEC PART	(885.12)
3/15	Automatic Redemption	MSILF GOVT SEC PART	(12,270.57)
3/16	Automatic Redemption	MSILF GOVT SEC PART	(14,553.78)
3/17	Automatic Redemption	MSILF GOVT SEC PART	(1,400.00)
3/29	Automatic Redemption	MSILF GOVT SEC PART	(8,495.35)
3/30	Automatic Redemption	MSILF GOVT SEC PART	(16,165.37)

NET ACTIVITY FOR PERIOD

\$(139,228.11)

### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

### MESSAGES

#### Financial Disclosure Statement (in millions of dollars):

At January 31, 2022 Morgan Stanley Smith Barney LLC had net capital of \$2,931 which exceeded the Securities and Exchange Commission's minimum requirement by \$2,737. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2021 can be viewed online at: [http://www.morganstanley.com/about-us-ir/shareholder/morganstanley\\_smithbarney\\_llc.pdf](http://www.morganstanley.com/about-us-ir/shareholder/morganstanley_smithbarney_llc.pdf), or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2022.

#### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Example of scams to be aware of: **Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

### 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.

### 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.

### Annual Communication Regarding Your Former Retired Financial Advisor or Private Wealth Advisor

Since the retirement of your former Financial Advisor or Private Wealth Advisor ("Advisor"), your account(s) has been serviced by the Advisor(s) whose name(s) appear on the front of your account statement.

We are writing to remind you that:

- I. Retired Advisors generally continue to receive a portion of the compensation from the accounts of their former clients.
- II. As a result of receiving this portion of compensation and under the various rules and regulations governing our conduct, your Retired Advisor is legally prohibited from providing you with investment advice.
- III. We are required annually to confirm that your Retired Advisor has not communicated with you for the purpose of providing investment advice.

No action is required at this time. However, if you have received investment advice from your Retired Advisor or have any concerns or questions, please contact the Branch Manager of the office where your account is being serviced at the phone number listed on the front of your account statement.



CLIENT STATEMENT | For the Period April 1-30, 2022

**STATEMENT FOR:**

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 4/30/22)  
*Includes Accrued Interest*

**\$1,378,313.53**

**Your Financial Advisor Team**

Graystone Consulting Tampa, FL

**Your Branch**

100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 UNIT 101  
DAVIE FL 33312-8818

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

**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

*INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE*

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

### Availability of Free Credit Balances and Financial Statements

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

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information regarding Special Memorandum Account

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

### Important Information About Auction Rate Securities

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

### Structured Investments Risks and Considerations

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

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

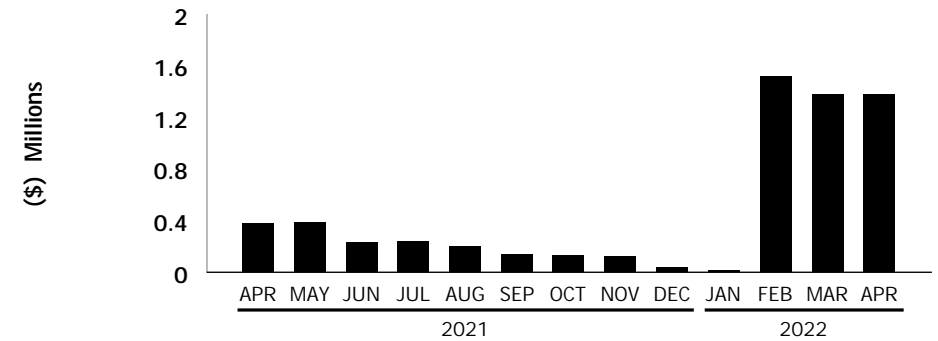
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/22-4/30/22)	This Year (1/1/22-4/30/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$1,379,560.75</b>	<b>\$38,483.63</b>
Credits	6,191.21	1,518,133.14
Debits	(7,450.63)	(178,320.86)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(1,259.42)</b>	<b>\$1,339,812.28</b>
<b>Change in Value</b>	<b>12.20</b>	<b>17.62</b>
<b>TOTAL ENDING VALUE</b>	<b>\$1,378,313.53</b>	<b>\$1,378,313.53</b>

### MARKET VALUE OVER TIME

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

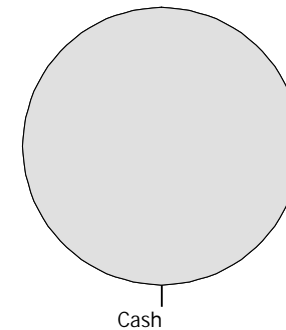


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$1,378,313.53	100.00
<b>TOTAL VALUE</b>	<b>\$1,378,313.53</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/22)	This Period (as of 4/30/22)
Cash, BDP, MMFs	\$1,379,560.75	\$1,378,313.53
<b>Total Assets</b>	<b>\$1,379,560.75</b>	<b>\$1,378,313.53</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$1,379,560.75</b>	<b>\$1,378,313.53</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/22-4/30/22)	This Year (1/1/22-4/30/22)
Other Dividends	\$12.20	\$17.01
<b>Income And Distributions</b>	<b>\$12.20</b>	<b>\$17.01</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$12.20</b>	<b>\$17.01</b>

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 (4/1/22-4/30/22)	This Year (1/1/22-4/30/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$1,379,560.75</b>	<b>\$38,483.63</b>
Income and Distributions	12.20	17.62
<b>Total Investment Related Activity</b>	<b>\$12.20</b>	<b>\$17.62</b>
Electronic Transfers-Credits	6,191.21	1,518,133.14
Electronic Transfers-Debits	—	(85,462.53)
Other Debits	(1,243.06)	(2,377.21)
<b>Total Cash Related Activity</b>	<b>\$4,948.15</b>	<b>\$1,430,293.40</b>
Checks Written	(6,207.57)	(90,481.12)
<b>Total Card/Check Activity</b>	<b>\$(6,207.57)</b>	<b>\$(90,481.12)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$1,378,313.53</b>	<b>\$1,378,313.53</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/22-4/30/22)	Realized This Year (1/1/22-4/30/22)	Unrealized Inception to Date (as of 4/30/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

**Brokerage Account**

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

## HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$1,378,313.53	0.010	\$137.83	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$1,378,313.53	\$137.83

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$1,378,313.53	N/A	\$137.83	0.01%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,378,313.53	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$1,378,313.53</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
4/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$12.20
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$12.20</b>
TOTAL OTHER DIVIDENDS				\$12.20

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
4/28	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	\$6,191.21
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$6,191.21</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$6,191.21

##### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
4/7	Service Fee	ADV FEE 745-056057		\$(1,243.06)
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$(1,243.06)</b>
TOTAL OTHER DEBITS				\$(1,243.06)

#### DEBIT CARD & CHECKING ACTIVITY

##### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
3/8	4/22	2700	Check	RON MCKINNEY		\$(4,026.00)
3/8	4/18	2705	Check	JOAN L WALL		(2,181.57)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(6,207.57)</b>

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

Activity			Credits/(Debits)
Date	Activity Type	Description	
4/1	Automatic Investment	MSILF GOVT SEC PART	\$12.20
4/8	Automatic Redemption	MSILF GOVT SEC PART	(1,243.06)
4/19	Automatic Redemption	MSILF GOVT SEC PART	(2,181.57)
4/25	Automatic Redemption	MSILF GOVT SEC PART	(4,026.00)
4/29	Automatic Investment	MSILF GOVT SEC PART	6,191.21
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(1,247.22)</b>

### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

#### FINRA BrokerCheck

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**Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

#### 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.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 5/31/22)  
*Includes Accrued Interest*

**\$1,376,327.79**

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 UNIT 101  
DAVIE FL 33312-8818

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

**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

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

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

### Availability of Free Credit Balances and Financial Statements

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

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information regarding Special Memorandum Account

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

### Important Information About Auction Rate Securities

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

### Structured Investments Risks and Considerations

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

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

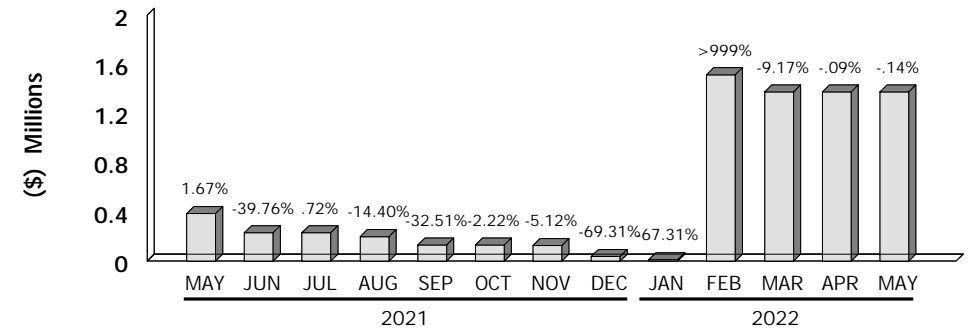
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/22-5/31/22)	This Year (1/1/22-5/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$1,378,313.53</b>	<b>\$38,483.63</b>
Credits	—	1,518,133.14
Debits	(2,000.00)	(180,320.86)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(2,000.00)</b>	<b>\$1,337,812.28</b>
<b>Change in Value</b>	<b>14.26</b>	<b>31.88</b>
<b>TOTAL ENDING VALUE</b>	<b>\$1,376,327.79</b>	<b>\$1,376,327.79</b>

### MARKET VALUE OVER TIME

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

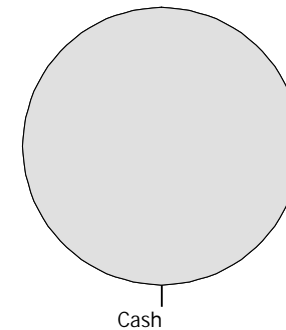


The percentages above do not represent account investment performance, as the above chart neither reflects retroactive adjustments, nor other factors that may have affected the reporting of Market Value and/or performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$1,376,327.79	100.00
<b>TOTAL VALUE</b>	<b>\$1,376,327.79</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/22)	This Period (as of 5/31/22)
Cash, BDP, MMFs	\$1,378,313.53	\$1,376,327.79
<b>Total Assets</b>	<b>\$1,378,313.53</b>	<b>\$1,376,327.79</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$1,378,313.53</b>	<b>\$1,376,327.79</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/22-5/31/22)	This Year (1/1/22-5/31/22)
Other Dividends	\$14.26	\$31.27
<b>Income And Distributions</b>	<b>\$14.26</b>	<b>\$31.27</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$14.26</b>	<b>\$31.27</b>

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 (5/1/22-5/31/22)	This Year (1/1/22-5/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$1,378,313.53</b>	<b>\$38,483.63</b>
Income and Distributions	14.26	31.88
<b>Total Investment Related Activity</b>	<b>\$14.26</b>	<b>\$31.88</b>
Electronic Transfers-Credits	—	1,518,133.14
Electronic Transfers-Debits	—	(85,462.53)
Other Debits	—	(2,377.21)
<b>Total Cash Related Activity</b>	<b>—</b>	<b>\$1,430,293.40</b>
Checks Written	(2,000.00)	(92,481.12)
<b>Total Card/Check Activity</b>	<b>\$(2,000.00)</b>	<b>\$(92,481.12)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$1,376,327.79</b>	<b>\$1,376,327.79</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/22-5/31/22)	Realized This Year (1/1/22-5/31/22)	Unrealized Inception to Date (as of 5/31/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

**Brokerage Account**

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

## HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$1,376,327.79	0.380	\$5,230.05	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$1,376,327.79	\$5,230.05

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$1,376,327.79	N/A	\$5,230.05	0.38%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

## ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,376,327.79	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$1,376,327.79</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

## ACTIVITY

### INVESTMENT RELATED ACTIVITY

#### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
5/2	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$14.26
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$14.26</b>
TOTAL OTHER DIVIDENDS				\$14.26

### DEBIT CARD & CHECKING ACTIVITY

#### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
3/29	5/4	2706	Check	ISABEL GOLDBERG PA		\$(2,000.00)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(2,000.00)</b>

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

Activity Date	Activity Type	Description	Credits/(Debits)
5/2	Automatic Investment	MSILF GOVT SEC PART	\$14.26
5/5	Automatic Redemption	MSILF GOVT SEC PART	(2,000.00)
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(1,985.74)</b>

### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

#### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Example of scams to be aware of:

**Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

### 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.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 6/30/22) **\$447,920.03**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

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## Expanded Disclosures

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

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at [www.morganstanley.com](http://www.morganstanley.com).

### Senior Investor Helpline

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

### Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that

was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to [www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html](http://www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html).

### Additional Retirement Account Information

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

### Availability of Free Credit Balances and Financial Statements

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

### Gain/(Loss) Information

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

### Tax Reporting

Under Federal income tax law, we are required to report gross proceeds

of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

### Investment Objectives

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

### Listed Options

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### Margin Interest Charges

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

## Expanded Disclosures (CONTINUED)

account at [www.morganstanley.com/online](http://www.morganstanley.com/online). Select your account with a Margin agreement and click Interest Rates for more information.

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

### Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

### Notice Regarding Global Investment Manager Analysis

Morgan Stanley's Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

### Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, go to

[www.morganstanley.com/wealth/disclosures/disclosures.asp](http://www.morganstanley.com/wealth/disclosures/disclosures.asp).

### Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated

by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

### Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying 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, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at [www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts). For information on risks specific to your Structured Investments, contact us.

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org). Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered

by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit [www.sipc.org](http://www.sipc.org).

### Certain Assets Not Held at Morgan Stanley Smith Barney LLC

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

### Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

### Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

### Tax and Legal Disclosure

Morgan Stanley does not provide legal or tax advice. Please consult your own tax advisor.

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

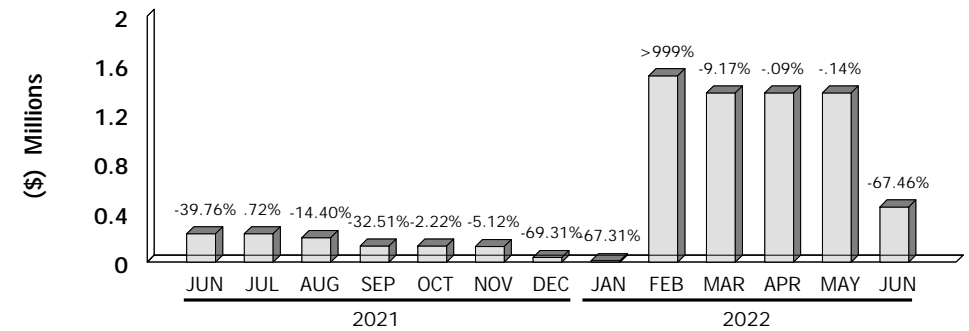
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/22-6/30/22)	This Year (1/1/22-6/30/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$1,376,327.79</b>	<b>\$38,483.63</b>
Credits	—	1,518,133.14
Debits	(928,770.72)	(1,109,091.58)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(928,770.72)</b>	<b>\$409,041.56</b>
<b>Change in Value</b>	<b>362.96</b>	<b>394.84</b>
<b>TOTAL ENDING VALUE</b>	<b>\$447,920.03</b>	<b>\$447,920.03</b>

### MARKET VALUE OVER TIME

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

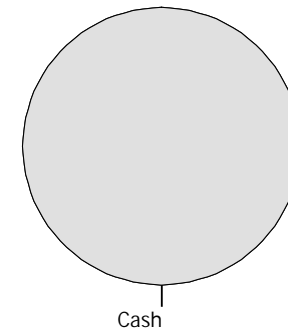


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$447,920.03	100.00
<b>TOTAL VALUE</b>	<b>\$447,920.03</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/22)	This Period (as of 6/30/22)
Cash, BDP, MMFs	\$1,376,327.79	\$1,172,920.03
<b>Total Assets</b>	<b>\$1,376,327.79</b>	<b>\$1,172,920.03</b>
Cash, BDP, MMFs (Debit)	—	(725,000.00)
<b>Total Liabilities (outstanding balance)</b>	<b>—</b>	<b>\$(725,000.00)</b>
<b>TOTAL VALUE</b>	<b>\$1,376,327.79</b>	<b>\$447,920.03</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/22-6/30/22)	This Year (1/1/22-6/30/22)
Other Dividends	\$362.96	\$394.23
<b>Income And Distributions</b>	<b>\$362.96</b>	<b>\$394.23</b>
<b>Tax-Exempt Income</b>	<b>—</b>	<b>—</b>
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$362.96</b>	<b>\$394.23</b>

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 (6/1/22-6/30/22)	This Year (1/1/22-6/30/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$1,376,327.79</b>	<b>\$38,483.63</b>
Income and Distributions	362.96	394.84
<b>Total Investment Related Activity</b>	<b>\$362.96</b>	<b>\$394.84</b>
Electronic Transfers-Credits	—	1,518,133.14
Electronic Transfers-Debits	(815,256.95)	(900,719.48)
Other Debits	—	(2,377.21)
<b>Total Cash Related Activity</b>	<b>\$(815,256.95)</b>	<b>\$615,036.45</b>
Checks Written	(113,513.77)	(205,994.89)
<b>Total Card/Check Activity</b>	<b>\$(113,513.77)</b>	<b>\$(205,994.89)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$447,920.03</b>	<b>\$447,920.03</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/22-6/30/22)	Realized This Year (1/1/22-6/30/22)	Unrealized Inception to Date (as of 6/30/22)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>—</b>

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**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 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
<b>CASH</b>	<b>\$(725,000.00)</b>			
MSILF GOVT SEC PART	1,172,920.03	0.950	11,142.74	—
	Percentage of Holdings	Market Value	Est Ann Income	
CASH, BDP, AND MMFs	100.00%	\$447,920.03	\$11,142.74	
Total Cash, BDP, MMFs		\$1,172,920.03		
Total Cash, BDP, MMFs (Debit)		\$(725,000.00)		

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
<b>TOTAL VALUE</b>	<b>100.00%</b>	<b>—</b>	<b>\$447,920.03</b>	<b>N/A</b>	<b>\$11,142.74</b>	<b>2.49%</b>

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$1,172,920.03	—	—	—	—	—
Cash, BDP, MMFs (Debit)	(725,000.00)	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$447,920.03</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
6/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$362.96
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$362.96</b>
TOTAL OTHER DIVIDENDS				\$362.96

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
6/7	Withdrawal	FUNDS PAID	Jose Frank Ruiz XX-5957	\$(20,000.00)
6/7	Withdrawal	FUNDS PAID	Jsn Fraidenburg XX-1791	(9,114.86)
6/7	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(7,868.30)
6/7	Withdrawal	FUNDS PAID	Stephen Copa XX-4988	(6,737.35)
6/7	Withdrawal	FUNDS PAID	Char Schleicher XX-5975	(6,546.54)
6/7	Withdrawal	FUNDS PAID	Tracie Srbovan XX-5940	(5,984.09)
6/7	Withdrawal	FUNDS PAID	ValentinSrbovan XX-7613	(5,197.38)
6/7	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,197.38)
6/7	Withdrawal	FUNDS PAID	Rafael Perez XX-0591	(4,500.00)
6/7	Withdrawal	FUNDS PAID	Craig McElhaney XX-4541	(3,645.20)
6/7	Withdrawal	FUNDS PAID	Nicolas M Wydra XX-5147	(3,526.12)
6/7	Withdrawal	FUNDS PAID	Thomas WatersJR XX-2574	(3,021.48)
6/7	Withdrawal	FUNDS PAID	Richard Hofberg XX-0975	(2,700.00)
6/7	Withdrawal	FUNDS PAID	Noel Marti XX-5803	(2,285.80)
6/7	Withdrawal	FUNDS PAID	Gina A Hudson XX-9432	(2,021.25)
6/7	Withdrawal	FUNDS PAID	Timothy Hester XX-6496	(1,911.20)
6/30	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 178743917 TO 745-XXX057	(725,000.00)

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ELECTRONIC TRANSFERS (CONTINUED)

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$(815,256.95)</b>
TOTAL ELECTRONIC TRANSFERS-DEBITS				\$(815,256.95)

### DEBIT CARD & CHECKING ACTIVITY

#### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
6/7	6/13	2709	Check	ROBERT GENDREAU		\$(11,031.78)
6/7	6/14	2710	Check	JOSEPH GILHAULEY		(8,516.15)
6/7	6/17	2711	Check	DOMINIC GRANTEED		(10,115.87)
6/7	6/13	2712	Check	ROBERTO GUTIERREZ		(12,488.54)
6/7	6/16	2713	Check	GARY HARRINGTON		(2,019.70)
6/7	6/23	2714	Check	ALLARE HERNANDEZ		(9,633.68)
6/9	6/14	2715	Check	WILLIAM KEYS		(1,800.00)
6/7	6/13	2716	Check	JORGE LLORENS		(2,769.69)
6/7	6/9	2717	Check	ELIAS MARRERO		(3,002.46)
6/7	6/15	2718	Check	RON MCKINNEY		(7,462.00)
6/7	6/14	2719	Check	MARIAN MEYERS		(3,254.88)
6/7	6/13	2720	Check	ERNESTO PAJON		(6,546.54)
6/7	6/14	2721	Check	SCOTT PRATT		(6,359.00)
6/7	6/13	2722	Check	ROSS REGER		(6,341.00)
6/7	6/14	2723	Check	CARL RUBINO		(6,500.00)
6/7	6/9	2724	Check	RODOLFO VALDES		(9,656.25)
6/7	6/15	2725	Check	SUGARMAN + SUSKIND		(2,512.50)
6/7	6/13	2726	Check	DSSI		(197.12)
6/7	6/13	2727	Check	JOAN L WALL		(3,306.61)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(113,513.77)</b>

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

Activity Date	Activity Type	Description	Credits/(Debits)
6/1	Automatic Investment	MSILF GOVT SEC PART	\$362.96
6/8	Automatic Redemption	MSILF GOVT SEC PART	(90,256.95)
6/10	Automatic Redemption	MSILF GOVT SEC PART	(12,658.71)
6/14	Automatic Redemption	MSILF GOVT SEC PART	(42,681.28)
6/15	Automatic Redemption	MSILF GOVT SEC PART	(26,430.03)
6/16	Automatic Redemption	MSILF GOVT SEC PART	(9,974.50)
6/17	Automatic Redemption	MSILF GOVT SEC PART	(2,019.70)
6/21	Automatic Redemption	MSILF GOVT SEC PART	(10,115.87)
6/24	Automatic Redemption	MSILF GOVT SEC PART	(9,633.68)
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(203,407.76)</b>



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

### Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Example of scams to be aware of:

**Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

### 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.

### 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.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 7/31/22) **\$449,858.94**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 UNIT 101  
DAVIE FL 33312-8818

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

**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

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

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

### Availability of Free Credit Balances and Financial Statements

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

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information regarding Special Memorandum Account

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

### Important Information About Auction Rate Securities

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### Structured Investments Risks and Considerations

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

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

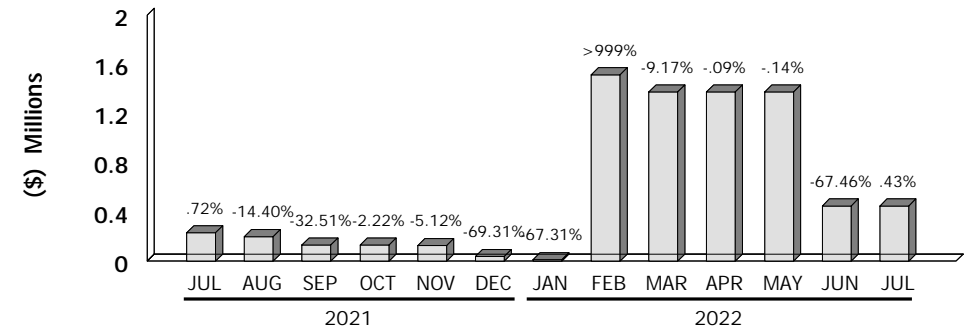
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/22-7/31/22)	This Year (1/1/22-7/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$447,920.03</b>	<b>\$38,483.63</b>
Credits	6,747.80	1,524,880.94
Debits	(5,498.52)	(1,114,590.10)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$1,249.28</b>	<b>\$410,290.84</b>
<b>Change in Value</b>	<b>689.63</b>	<b>1,084.47</b>
<b>TOTAL ENDING VALUE</b>	<b>\$449,858.94</b>	<b>\$449,858.94</b>

### MARKET VALUE OVER TIME

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

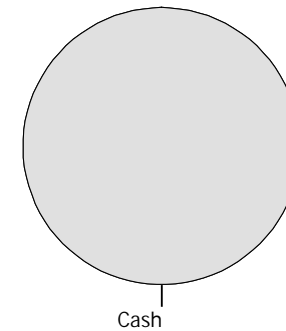


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$449,858.94	100.00
<b>TOTAL VALUE</b>	<b>\$449,858.94</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/22)	This Period (as of 7/31/22)
Cash, BDP, MMFs	\$1,172,920.03	\$449,858.94
<b>Total Assets</b>	<b>\$1,172,920.03</b>	<b>\$449,858.94</b>
Cash, BDP, MMFs (Debit)	(725,000.00)	—
<b>Total Liabilities (outstanding balance)</b>	<b>\$(725,000.00)</b>	<b>—</b>
<b>TOTAL VALUE</b>	<b>\$447,920.03</b>	<b>\$449,858.94</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/22-7/31/22)	This Year (1/1/22-7/31/22)
Other Dividends	\$689.63	\$1,083.86
<b>Income And Distributions</b>	<b>\$689.63</b>	<b>\$1,083.86</b>
<b>Tax-Exempt Income</b>	<b>—</b>	<b>—</b>
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$689.63</b>	<b>\$1,083.86</b>

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 (7/1/22-7/31/22)	This Year (1/1/22-7/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$447,920.03</b>	<b>\$38,483.63</b>
Income and Distributions	689.63	1,084.47
<b>Total Investment Related Activity</b>	<b>\$689.63</b>	<b>\$1,084.47</b>
Electronic Transfers-Credits	6,747.80	1,524,880.94
Electronic Transfers-Debits	—	(900,719.48)
Other Debits	(653.58)	(3,030.79)
<b>Total Cash Related Activity</b>	<b>\$6,094.22</b>	<b>\$621,130.67</b>
Checks Written	(4,844.94)	(210,839.83)
<b>Total Card/Check Activity</b>	<b>\$(4,844.94)</b>	<b>\$(210,839.83)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$449,858.94</b>	<b>\$449,858.94</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/22-7/31/22)	Realized This Year (1/1/22-7/31/22)	Unrealized Inception to Date (as of 7/31/22)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>—</b>

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

**Brokerage Account**

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

## HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$449,858.94	1.070	\$4,813.49	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$449,858.94	\$4,813.49

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$449,858.94	N/A	\$4,813.49	1.07%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$449,858.94	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$449,858.94</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
7/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$689.63
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$689.63</b>
TOTAL OTHER DIVIDENDS				\$689.63

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
7/28	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	\$6,747.80
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$6,747.80</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$6,747.80

##### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
7/8	Service Fee	ADV FEE 745-056057		\$(653.58)
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$(653.58)</b>
TOTAL OTHER DEBITS				\$(653.58)

#### DEBIT CARD & CHECKING ACTIVITY

##### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
6/7	7/6	2728	Check	NOEL MARTI		\$(37.77)
6/21	7/6	2729	Check	ALEJANDRO DIAS		(1,474.17)
6/29	7/7	2731	Check	KENNETH CAGAN		(3,333.00)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(4,844.94)</b>



## Account Detail

Active Assets Account  
745-125190-568MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

Activity Date	Activity Type	Description	Credits/(Debits)
7/1	Automatic Investment	MSILF GOVT SEC PART	\$689.63
7/1	Automatic Redemption	MSILF GOVT SEC PART	(725,000.00)
7/7	Automatic Redemption	MSILF GOVT SEC PART	(1,511.94)
7/8	Automatic Redemption	MSILF GOVT SEC PART	(3,333.00)
7/11	Automatic Redemption	MSILF GOVT SEC PART	(653.58)
7/29	Automatic Investment	MSILF GOVT SEC PART	6,747.80
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(723,061.09)</b>

## COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

**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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

**Tips on Protecting Yourself from Fraudulent Account Activity**

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Example of scams to be aware of:

**Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

**Senior Investor Helpline**

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

**Important Information Regarding the Bank Deposit Program Tiers**

Effective September 1, 2022, Morgan Stanley will be changing the tiers within BDP. The updated tiers are available on the website: <https://www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html>  
As a result of this change:

- You may be placed into a different tier based upon the total deposit balances in your BDP Pricing Group as determined on a weekly basis. For more information on BDP Pricing Groups, please see the BDP Disclosure - [https://www.morganstanley.com/wealth-investmentstrategies/pdf/BDP\\_disclosure.pdf](https://www.morganstanley.com/wealth-investmentstrategies/pdf/BDP_disclosure.pdf)
- Interest rates for each of the tiers within BDP are set periodically based upon prevailing economic and business conditions and are subject to change.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 8/31/22) **\$446,758.67**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 #101  
DAVIE FL 33312-8818

**Client Service Center** (24 Hours a Day; 7 Days a Week): 800-869-3326  
**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

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

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

### Availability of Free Credit Balances and Financial Statements

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

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information regarding Special Memorandum Account

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

### Important Information About Auction Rate Securities

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

### Structured Investments Risks and Considerations

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

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

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Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

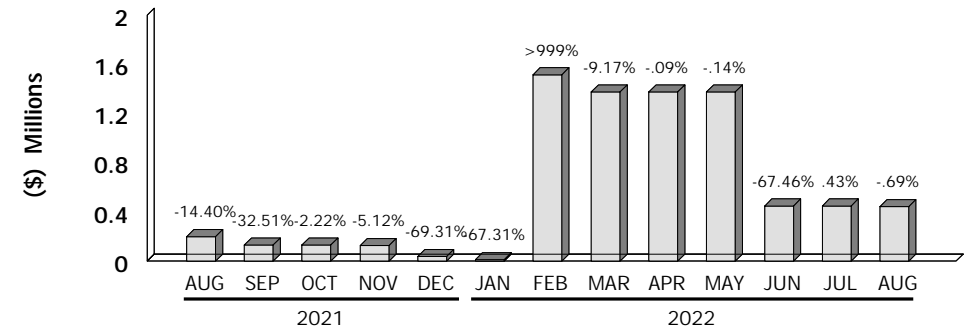
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/22-8/31/22)	This Year (1/1/22-8/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$449,858.94</b>	<b>\$38,483.63</b>
Credits	—	1,524,880.94
Debits	(3,500.00)	(1,118,090.10)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(3,500.00)</b>	<b>\$406,790.84</b>
<b>Change in Value</b>	<b>399.73</b>	<b>1,484.20</b>
<b>TOTAL ENDING VALUE</b>	<b>\$446,758.67</b>	<b>\$446,758.67</b>

### MARKET VALUE OVER TIME

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

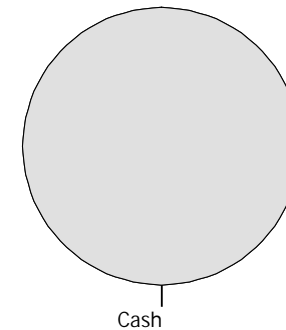


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$446,758.67	100.00
<b>TOTAL VALUE</b>	<b>\$446,758.67</b>	<b>100.00%</b>

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.



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## Account Summary

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/22)	This Period (as of 8/31/22)
Cash, BDP, MMFs	\$449,858.94	\$450,258.67
<b>Total Assets</b>	<b>\$449,858.94</b>	<b>\$450,258.67</b>
Cash, BDP, MMFs (Debit)	—	(3,500.00)
<b>Total Liabilities (outstanding balance)</b>	<b>—</b>	<b>\$(3,500.00)</b>
<b>TOTAL VALUE</b>	<b>\$449,858.94</b>	<b>\$446,758.67</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/22-8/31/22)	This Year (1/1/22-8/31/22)
Other Dividends	\$399.73	\$1,483.59
<b>Income And Distributions</b>	<b>\$399.73</b>	<b>\$1,483.59</b>
<b>Tax-Exempt Income</b>	<b>—</b>	<b>—</b>
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$399.73</b>	<b>\$1,483.59</b>

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 (8/1/22-8/31/22)	This Year (1/1/22-8/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$449,858.94</b>	<b>\$38,483.63</b>
Income and Distributions	399.73	1,484.20
<b>Total Investment Related Activity</b>	<b>\$399.73</b>	<b>\$1,484.20</b>
Electronic Transfers-Credits	—	1,524,880.94
Electronic Transfers-Debits	—	(900,719.48)
Other Debits	—	(3,030.79)
<b>Total Cash Related Activity</b>	<b>—</b>	<b>\$621,130.67</b>
Checks Written	(3,500.00)	(214,339.83)
<b>Total Card/Check Activity</b>	<b>\$(3,500.00)</b>	<b>\$(214,339.83)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$446,758.67</b>	<b>\$446,758.67</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/22-8/31/22)	Realized This Year (1/1/22-8/31/22)	Unrealized Inception to Date (as of 8/31/22)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>—</b>

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$450,258.67	—	—	—	—	—
Cash, BDP, MMFs (Debit)	(3,500.00)	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$446,758.67</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
8/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$399.73
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$399.73</b>
TOTAL OTHER DIVIDENDS				\$399.73

#### DEBIT CARD & CHECKING ACTIVITY

##### CHECKS WRITTEN

Date	Activity	Written	Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
6/27	8/9	2730	Check	ISABEL GOLDBERG PA				\$(3,500.00)
<b>TOTAL CHECKS WRITTEN</b>								<b>\$(3,500.00)</b>

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

Activity	Date	Activity Type	Description	Credits/(Debits)
8/1	Automatic Investment	MSILF GOVT SEC PART		\$399.73

#### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

### MESSAGES

#### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know** Example of scams to be aware of:

**Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

### 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.

### Notice of Updates to your Trade Confirmation

Effective late September or early October 2022, your Morgan Stanley Trade Confirmation(s) will have a new - and easier to read - look. All the same information will be there with an improved, more modern, presentation.

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**CLIENT STATEMENT** | For the Period September 1-30, 2022

**STATEMENT FOR:**

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 9/30/22)

*Includes Accrued Interest*

**\$297,969.91**

**Your Financial Advisor Team**

Graystone Consulting Tampa, FL

**Your Branch**

100 N TAMPA ST STE 3000

TAMPA, FL 33602

Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD

C/O NOEL MARTI

3851 WEST STATE ROAD 84 #101

DAVIE FL 33312-8818

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

**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

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

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

### Senior Investor Helpline

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

### Availability of Free Credit Balances and Financial Statements

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

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information regarding Special Memorandum Account

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

### Important Information About Auction Rate Securities

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

### Structured Investments Risks and Considerations

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

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

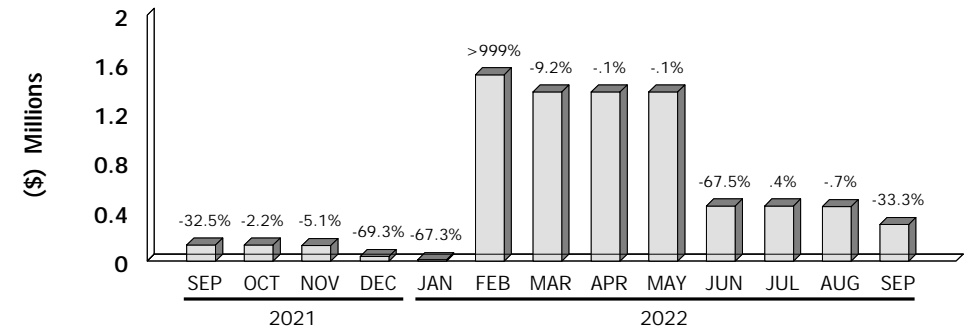
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/22-9/30/22)	This Year (1/1/22-9/30/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$446,758.67</b>	<b>\$38,483.63</b>
Credits	21,504.01	1,546,384.95
Debits	(170,904.49)	(1,288,994.59)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(149,400.48)</b>	<b>\$257,390.36</b>
<b>Change in Value</b>	<b>611.72</b>	<b>2,095.92</b>
<b>TOTAL ENDING VALUE</b>	<b>\$297,969.91</b>	<b>\$297,969.91</b>

### MARKET VALUE OVER TIME

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

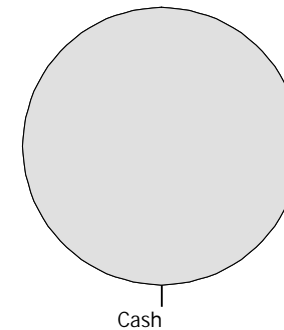


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$297,969.91	100.00
<b>TOTAL VALUE</b>	<b>\$297,969.91</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/22)	This Period (as of 9/30/22)
Cash, BDP, MMFs	\$450,258.67	\$297,969.91
<b>Total Assets</b>	<b>\$450,258.67</b>	<b>\$297,969.91</b>
Cash, BDP, MMFs (Debit)	(3,500.00)	—
<b>Total Liabilities (outstanding balance)</b>	<b>\$(3,500.00)</b>	<b>—</b>
<b>TOTAL VALUE</b>	<b>\$446,758.67</b>	<b>\$297,969.91</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/22-9/30/22)	This Year (1/1/22-9/30/22)
Other Dividends	\$611.72	\$2,095.31
<b>Income And Distributions</b>	<b>\$611.72</b>	<b>\$2,095.31</b>
<b>Tax-Exempt Income</b>	<b>—</b>	<b>—</b>
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$611.72</b>	<b>\$2,095.31</b>

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 (9/1/22-9/30/22)	This Year (1/1/22-9/30/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$446,758.67</b>	<b>\$38,483.63</b>
Income and Distributions	611.72	2,095.92
<b>Total Investment Related Activity</b>	<b>\$611.72</b>	<b>\$2,095.92</b>
Electronic Transfers-Credits	21,504.01	1,546,384.95
Electronic Transfers-Debits	(52,850.66)	(953,570.14)
Other Debits	0.01	(3,030.78)
<b>Total Cash Related Activity</b>	<b>\$(31,346.64)</b>	<b>\$589,784.03</b>
Checks Written	(118,053.84)	(332,393.67)
<b>Total Card/Check Activity</b>	<b>\$(118,053.84)</b>	<b>\$(332,393.67)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$297,969.91</b>	<b>\$297,969.91</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/22-9/30/22)	Realized This Year (1/1/22-9/30/22)	Unrealized Inception to Date (as of 9/30/22)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>—</b>

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**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 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$297,969.91	2.380	\$7,091.68	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$297,969.91	\$7,091.68

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$297,969.91	N/A	\$7,091.68	2.38%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$297,969.91	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$297,969.91</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
9/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$611.72
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$611.72</b>
TOTAL OTHER DIVIDENDS				\$611.72

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
9/1	Funds Received	WIRED FUNDS RECEIVED	WELLS FARGO BANK N A CITY OF MIRAMAR	\$21,504.01
9/14	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(7,665.00)
9/14	Withdrawal	FUNDS PAID	Fermin Ortea XX-2306	(7,012.38)
9/14	Withdrawal	FUNDS PAID	Orlando A Segar XX-3167	(6,943.64)
9/14	Withdrawal	FUNDS PAID	George Roque XX-1248	(6,691.85)
9/14	Withdrawal	FUNDS PAID	Richard Hofberg XX-0975	(6,018.00)
9/14	Withdrawal	FUNDS PAID	Michael Robinson XX-4937	(5,197.38)
9/14	Withdrawal	FUNDS PAID	Jsn Fraidenburg XX-1791	(5,000.00)
9/14	Withdrawal	FUNDS PAID	John Zimmerman XX-4155	(4,280.00)
9/14	Withdrawal	FUNDS PAID	Carl Rubino Jr XX-4381	(4,042.41)
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$(31,346.65)</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$21,504.01
TOTAL ELECTRONIC TRANSFERS-DEBITS				\$(52,850.66)

##### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
9/16	Service Fee Adj	FEE ADJUSTMENT		\$0.01
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$0.01</b>
TOTAL OTHER DEBITS				\$0.01



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### DEBIT CARD & CHECKING ACTIVITY

#### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
9/13	9/14	2732	Check	ROLANDO AGRENAT		\$(9,498.75)
9/13	9/20	2733	Check	KENNETH CAGAN		(295.00)
9/13	9/20	2734	Check	CHRISTIAN CAMMPANA		(4,200.00)
9/13	9/19	2735	Check	GREG S FERGUSON		(178.92)
9/13	9/20	2736	Check	ROBERT GENDREAU		(934.44)
9/13	9/23	2737	Check	MAXWELL GIBSON		(28,314.80)
9/13	9/22	2738	Check	DOMINIC GRANTEED		(22,677.23)
9/13	9/20	2739	Check	GARY HARRINGTON		(516.88)
9/13	9/16	2740	Check	MICHAEL HORWITZ		(20,002.65)
9/13	9/19	2742	Check	WILFREDO P		(13,511.44)
9/13	9/26	2743	Check	SCOTT PRATT		(5,310.01)
9/13	9/19	2744	Check	ROSS REGER		(6,658.72)
9/13	9/19	2746	Check	RODOLFO VALDES		(3,280.00)
9/13	9/15	2747	Check	SUGARMAN + SUSSKIND BRASWELL &		(2,675.00)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(118,053.84)</b>

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

Activity			Credits/(Debits)
Date	Activity Type	Description	
9/1	Automatic Investment	MSILF GOVT SEC PART	\$611.72
9/2	Automatic Investment	MSILF GOVT SEC PART	18,004.01
9/15	Automatic Redemption	MSILF GOVT SEC PART	(62,349.41)
9/16	Automatic Redemption	MSILF GOVT SEC PART	(2,675.00)
9/19	Automatic Redemption	MSILF GOVT SEC PART	(20,002.64)
9/20	Automatic Redemption	MSILF GOVT SEC PART	(23,629.08)
9/21	Automatic Redemption	MSILF GOVT SEC PART	(5,946.32)
9/23	Automatic Redemption	MSILF GOVT SEC PART	(22,677.23)
9/26	Automatic Redemption	MSILF GOVT SEC PART	(28,314.80)
9/27	Automatic Redemption	MSILF GOVT SEC PART	(5,310.01)
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(152,288.76)</b>

COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## Account Detail

Active Assets Account  
745-125190-568MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

## MESSAGES

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2022 Morgan Stanley Smith Barney LLC had net capital of \$2,251 which exceeded the Securities and Exchange Commission's minimum requirement by \$2,072. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2022 can be viewed online at: [http://www.morganstanley.com/about-us-ir/shareholder/morganstanley\\_smithbarney\\_llc.pdf](http://www.morganstanley.com/about-us-ir/shareholder/morganstanley_smithbarney_llc.pdf), or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2022.

**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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

**Tips on Protecting Yourself from Fraudulent Account Activity**

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. **Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.** Example of scams to be aware of:

**Treatment scams; Supply scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.** If you have any questions regarding these scams, please immediately contact us.

**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.

**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.

**Best Practices for Protecting Yourself and Your Investments**

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - o A security or money transaction you did not authorize
  - o An investment you purchased that you do not see on your account statement
  - o An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.
- Last but not least, never share your account passwords with anyone.

**Notice of Updates to your Trade Confirmation**

Effective early October 2022, your Morgan Stanley Trade Confirmation(s) will have a new - and easier to read - look. All the same information will be there with an improved, more modern, presentation.



**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 10/31/22) **\$304,327.50**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 #101  
DAVIE FL 33312-8818

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

**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

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

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to [www.morganstanley.com/online](http://www.morganstanley.com/online) or, call 800-869-3326.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

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

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

### Margin Interest Charges

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

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### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

Revised 05/2021

## Account Summary

Active Assets Account  
745-125190-568

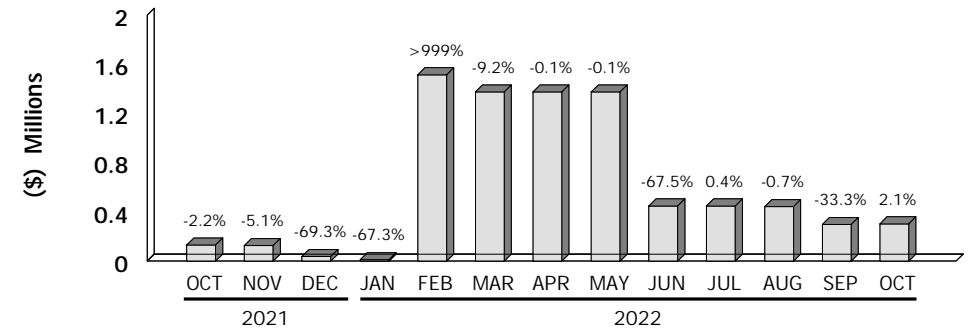
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/22-10/31/22)	This Year (1/1/22-10/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$297,969.91</b>	<b>\$38,483.63</b>
Credits	12,315.90	1,558,700.85
Debits	(6,584.28)	(1,295,578.87)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$5,731.62</b>	<b>\$263,121.98</b>
<b>Change in Value</b>	<b>625.97</b>	<b>2,721.89</b>
<b>TOTAL ENDING VALUE</b>	<b>\$304,327.50</b>	<b>\$304,327.50</b>

### MARKET VALUE OVER TIME

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

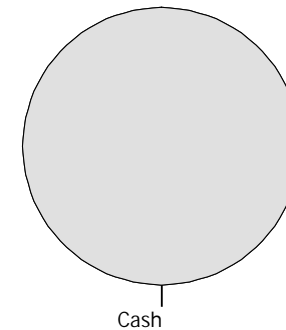


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$304,327.50	100.00
<b>TOTAL VALUE</b>	<b>\$304,327.50</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/22)	This Period (as of 10/31/22)
Cash, BDP, MMFs	\$297,969.91	\$304,327.50
<b>Total Assets</b>	<b>\$297,969.91</b>	<b>\$304,327.50</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$297,969.91</b>	<b>\$304,327.50</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/22-10/31/22)	This Year (1/1/22-10/31/22)
Other Dividends	\$625.97	\$2,721.28
<b>Income And Distributions</b>	<b>\$625.97</b>	<b>\$2,721.28</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$625.97</b>	<b>\$2,721.28</b>

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 (10/1/22-10/31/22)	This Year (1/1/22-10/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$297,969.91</b>	<b>\$38,483.63</b>
Income and Distributions	625.97	2,721.89
<b>Total Investment Related Activity</b>	<b>\$625.97</b>	<b>\$2,721.89</b>
Electronic Transfers-Credits	12,315.90	1,558,700.85
Electronic Transfers-Debits	—	(953,570.14)
Other Debits	(4,365.12)	(7,395.90)
<b>Total Cash Related Activity</b>	<b>\$7,950.78</b>	<b>\$597,734.81</b>
Checks Written	(2,219.16)	(334,612.83)
<b>Total Card/Check Activity</b>	<b>\$(2,219.16)</b>	<b>\$(334,612.83)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$304,327.50</b>	<b>\$304,327.50</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/22-10/31/22)	Realized This Year (1/1/22-10/31/22)	Unrealized Inception to Date (as of 10/31/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**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 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$304,327.50	2.520	\$7,669.05	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$304,327.50	\$7,669.05

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$304,327.50	N/A	\$7,669.05	2.52%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$304,327.50	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$304,327.50</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
10/3	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$625.97
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$625.97</b>
TOTAL OTHER DIVIDENDS				\$625.97

#### CASH RELATED ACTIVITY

##### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
10/27	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	\$12,315.90
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$12,315.90</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$12,315.90

##### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
10/7	Service Fee	ADV FEE 745-043768		\$(2,193.63)
10/7	Service Fee	ADV FEE 745-056057		(1,175.20)
10/7	Service Fee	ADV FEE 745-064501		(996.31)
10/17	Service Fee Adj	FEE ADJUSTMENT		0.02
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$(4,365.12)</b>
TOTAL OTHER DEBITS				\$(4,365.12)



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
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### DEBIT CARD & CHECKING ACTIVITY

#### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
9/13	10/3	2748	Check	JOAN L WALL		\$(2,219.16)

TOTAL CHECKS WRITTEN

\$(2,219.16)

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

Activity Date	Activity Type	Description	Credits/(Debits)
10/3	Automatic Investment	MSILF GOVT SEC PART	\$625.97
10/4	Automatic Redemption	MSILF GOVT SEC PART	(2,219.16)
10/11	Automatic Redemption	MSILF GOVT SEC PART	(4,365.14)
10/18	Automatic Investment	MSILF GOVT SEC PART	0.02
10/28	Automatic Investment	MSILF GOVT SEC PART	12,315.90

NET ACTIVITY FOR PERIOD

\$6,357.59

#### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

#### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
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**TOTAL VALUE OF YOUR ACCOUNT** (as of 11/30/22) **\$301,244.55**  
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**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
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#BWNJGWM

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

### SIPC Protection

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

### Transaction Dates and Conditions

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

### Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

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

Revised 11/2022

## Account Summary

Active Assets Account  
745-125190-568

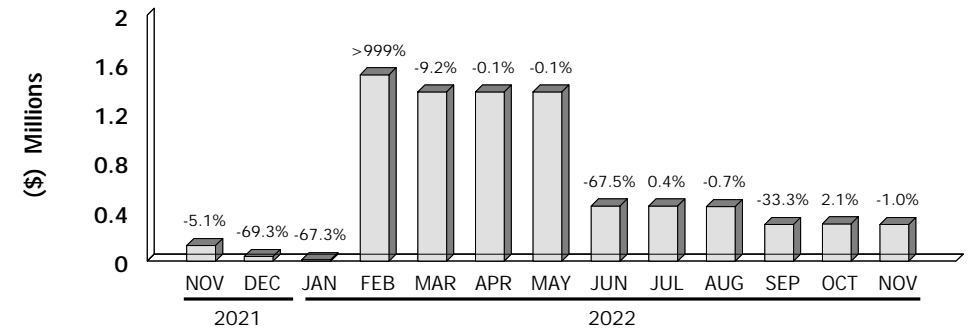
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/22-11/30/22)	This Year (1/1/22-11/30/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$304,327.50</b>	<b>\$38,483.63</b>
Credits	—	1,558,700.85
Debits	(3,705.91)	(1,299,284.78)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(3,705.91)</b>	<b>\$259,416.07</b>
<b>Change in Value</b>	<b>622.96</b>	<b>3,344.85</b>
<b>TOTAL ENDING VALUE</b>	<b>\$301,244.55</b>	<b>\$301,244.55</b>

### MARKET VALUE OVER TIME

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

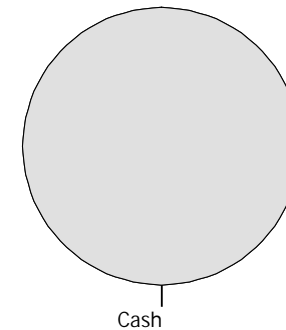


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$301,244.55	100.00
<b>TOTAL VALUE</b>	<b>\$301,244.55</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/22)	This Period (as of 11/30/22)
Cash, BDP, MMFs	\$304,327.50	\$301,244.55
<b>Total Assets</b>	<b>\$304,327.50</b>	<b>\$301,244.55</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$304,327.50</b>	<b>\$301,244.55</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/22-11/30/22)	This Year (1/1/22-11/30/22)
Other Dividends	\$622.96	\$3,344.24
<b>Income And Distributions</b>	<b>\$622.96</b>	<b>\$3,344.24</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$622.96</b>	<b>\$3,344.24</b>

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 (11/1/22-11/30/22)	This Year (1/1/22-11/30/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$304,327.50</b>	<b>\$38,483.63</b>
Income and Distributions	622.96	3,344.85
<b>Total Investment Related Activity</b>	<b>\$622.96</b>	<b>\$3,344.85</b>
Electronic Transfers-Credits	—	1,558,700.85
Electronic Transfers-Debits	—	(953,570.14)
Other Debits	0.03	(7,395.87)
<b>Total Cash Related Activity</b>	<b>\$0.03</b>	<b>\$597,734.84</b>
Checks Written	(3,705.94)	(338,318.77)
<b>Total Card/Check Activity</b>	<b>\$(3,705.94)</b>	<b>\$(338,318.77)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$301,244.55</b>	<b>\$301,244.55</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/22-11/30/22)	Realized This Year (1/1/22-11/30/22)	Unrealized Inception to Date (as of 11/30/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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

**Brokerage Account**

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

## HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$301,244.55	3.270	\$9,850.70	—

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	100.00%	\$301,244.55	\$9,850.70

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$301,244.55	N/A	\$9,850.70	3.27%

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$301,244.55	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$301,244.55</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

### ACTIVITY

#### INVESTMENT RELATED ACTIVITY

##### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
11/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$622.96
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$622.96</b>
TOTAL OTHER DIVIDENDS				\$622.96

#### CASH RELATED ACTIVITY

##### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
11/15	Service Fee Adj	FEE ADJUSTMENT		\$0.02
11/15	Service Fee Adj	FEE ADJUSTMENT		0.01
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$0.03</b>
TOTAL OTHER DEBITS				\$0.03

#### DEBIT CARD & CHECKING ACTIVITY

##### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
9/13	11/8	2741	Check	MICHAEL PAGANO		\$(3,705.94)
<b>TOTAL CHECKS WRITTEN</b>						<b>\$(3,705.94)</b>

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

Activity Date	Activity Type	Description	Credits/(Debits)
11/1	Automatic Investment	MSILF GOVT SEC PART	\$622.96
11/9	Automatic Redemption	MSILF GOVT SEC PART	(3,705.94)
11/16	Automatic Investment	MSILF GOVT SEC PART	0.03
<b>NET ACTIVITY FOR PERIOD</b>			<b>\$(3,082.95)</b>



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## MESSAGES

### 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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

### Tips on Protecting Yourself from Fraudulent Account Activity

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. *Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.* Example of scams to be aware of: *Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.* If you have any questions regarding these scams, please immediately contact us.

### 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.

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**STATEMENT FOR:**  
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**TOTAL VALUE OF YOUR ACCOUNT** (as of 12/31/22) **\$834,476.24**  
*Includes Accrued Interest*

**Your Financial Advisor Team**  
Graystone Consulting Tampa, FL

**Your Branch**  
100 N TAMPA ST STE 3000  
TAMPA, FL 33602  
Telephone: 813-228-9888; Alt. Phone: 800-282-0655

*Morgan Stanley Smith Barney LLC. Member SIPC.*

#BWNJGWM

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI  
3851 WEST STATE ROAD 84 #101  
DAVIE FL 33312-8818

**Client Service Center** (24 Hours a Day; 7 Days a Week): 800-869-3326  
**Access Your Account Online:** [www.morganstanley.com/online](http://www.morganstanley.com/online)

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

## Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

### Questions?

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

### Errors and Inquiries

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

### Senior Investor Helpline

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

### Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to [www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html](http://www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html).

### Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules

and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

### Availability of Free Credit Balances and Financial Statements

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

### Gain/(Loss) Information

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

### Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

### Investment Objectives

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

investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

### Listed Options

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

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

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

### Margin Interest Charges

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

### Information Regarding Special Memorandum Account

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

### Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale

## Expanded Disclosures (CONTINUED)

or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

### Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

### Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

### Important Information About Auction Rate Securities

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

### Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying 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, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at

[www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts). For information on risks specific to your Structured Investments, contact us.

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

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

### Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

### Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the

IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

### Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

### Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

## Account Summary

Active Assets Account  
745-125190-568

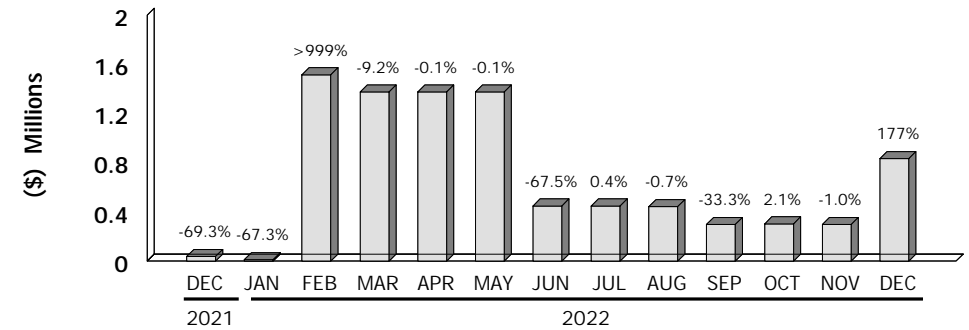
MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/22-12/31/22)	This Year (1/1/22-12/31/22)
<b>TOTAL BEGINNING VALUE</b>	<b>\$301,244.55</b>	<b>\$38,483.63</b>
Credits	750,000.00	2,308,700.85
Debits	(219,101.98)	(1,518,386.76)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$530,898.02</b>	<b>\$790,314.09</b>
<b>Change in Value</b>	<b>2,333.67</b>	<b>5,678.52</b>
<b>TOTAL ENDING VALUE</b>	<b>\$834,476.24</b>	<b>\$834,476.24</b>

### MARKET VALUE OVER TIME

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

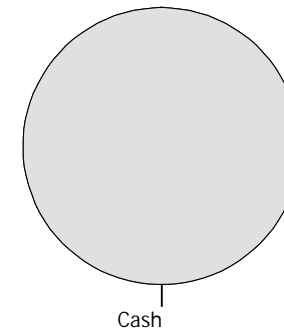


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations.

### ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$834,476.24	100.00
<b>TOTAL VALUE</b>	<b>\$834,476.24</b>	<b>100.00%</b>

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  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/22)	This Period (as of 12/31/22)
Cash, BDP, MMFs	\$301,244.55	\$82,935.73
Mutual Funds	—	751,540.51
<b>Total Assets</b>	<b>\$301,244.55</b>	<b>\$834,476.24</b>
<b>Total Liabilities</b> (outstanding balance)	—	—
<b>TOTAL VALUE</b>	<b>\$301,244.55</b>	<b>\$834,476.24</b>

### INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/22-12/31/22)	This Year (1/1/22-12/31/22)
Other Dividends	\$2,333.67	\$5,677.91
<b>Income And Distributions</b>	<b>\$2,333.67</b>	<b>\$5,677.91</b>
<b>Tax-Exempt Income</b>	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$2,333.67</b>	<b>\$5,677.91</b>

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 (12/1/22-12/31/22)	This Year (1/1/22-12/31/22)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$301,244.55</b>	<b>\$38,483.63</b>
Purchases	(750,000.00)	(750,000.00)
Dividend Reinvestments	(1,540.51)	(1,540.51)
Income and Distributions	2,333.67	5,678.52
<b>Total Investment Related Activity</b>	<b>\$(749,206.84)</b>	<b>\$(745,861.99)</b>
Electronic Transfers-Credits	750,000.00	2,308,700.85
Electronic Transfers-Debits	(103,352.18)	(1,056,922.32)
Other Debits	0.04	(7,395.83)
<b>Total Cash Related Activity</b>	<b>\$646,647.86</b>	<b>\$1,244,382.70</b>
Checks Written	(115,749.84)	(454,068.61)
<b>Total Card/Check Activity</b>	<b>\$(115,749.84)</b>	<b>\$(454,068.61)</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$82,935.73</b>	<b>\$82,935.73</b>

### GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/22-12/31/22)	Realized This Year (1/1/22-12/31/22)	Unrealized Inception to Date (as of 12/31/22)
<b>TOTAL GAIN/(LOSS)</b>	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**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 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.

## 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.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MSILF GOVT SEC PART	\$82,935.73	3.810	\$3,159.85	—
	Market Value		Est Ann Income	
CASH, BDP, AND MMFs	\$82,935.73		\$3,159.85	

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information about the pricing of Money Market Funds, please see the Expanded Disclosures. The money market funds reflected above include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

## MUTUAL FUNDS

### OPEN-END NON-SWEEP MONEY MARKET FUNDS

The Current Yield is 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 %
INVESCO GOVT & AGENCY INST (AGPXX)	751,540.510	N/A	\$1.0000	N/A	\$751,540.51	\$27,206.00	3.62

Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash



## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	90.06%	—	\$751,540.51	N/A	\$27,206.00	3.62%
TOTAL VALUE	100.00%	—	\$834,476.24	N/A	\$30,365.85	3.64%

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	\$82,935.73	—	—	—	—	—
Mutual Funds	751,540.51	—	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$834,476.24</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

## ACTIVITY

### INVESTMENT RELATED ACTIVITY

#### PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/13	12/13	Bought	INVESCO GOVT & AGENCY INST		750,000.000	\$1.0000	\$(750,000.00)
12/30		Dividend Reinvestment	INVESCO GOVT & AGENCY INST	REINVESTMENT	1,540.510	1.0000	(1,540.51)
<b>TOTAL PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS</b>							<b>\$(751,540.51)</b>
TOTAL PURCHASES							\$(750,000.00)
TOTAL DIVIDEND REINVESTMENTS							\$(1,540.51)

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

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### TAXABLE INCOME AND DISTRIBUTIONS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
12/1	Dividend	MSILF GOVT SEC PART DIV PAYMENT		\$793.16
12/30	Dividend	INVESCO GOVT & AGENCY INST		1,540.51
<b>TOTAL TAXABLE INCOME AND DISTRIBUTIONS</b>				<b>\$2,333.67</b>
TOTAL OTHER DIVIDENDS				\$2,333.67

### CASH RELATED ACTIVITY

#### ELECTRONIC TRANSFERS

Check disbursements from branch offices are displayed as Electronic Transfers.

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
12/7	Withdrawal	FUNDS PAID	Jose Frank Ruiz XX-5957	\$(15,000.00)
12/7	Withdrawal	FUNDS PAID	Stephen Copa XX-4988	(12,502.05)
12/7	Withdrawal	FUNDS PAID	David Sierra XX-7205	(11,016.41)
12/7	Withdrawal	FUNDS PAID	Carl Rubino Jr XX-4381	(8,852.30)
12/7	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(6,571.00)
12/7	Withdrawal	FUNDS PAID	Frank M Vrklan XX-4537	(6,178.88)
12/7	Withdrawal	FUNDS PAID	Noel Marti XX-5803	(6,042.96)
12/7	Withdrawal	FUNDS PAID	Leo Nunez XX-2229	(6,042.96)
12/7	Withdrawal	FUNDS PAID	John Thomson XX-4395	(6,042.96)
12/7	Withdrawal	FUNDS PAID	Frank M Vrklan XX-4537	(5,572.10)
12/7	Withdrawal	FUNDS PAID	Jsn Fraidenburg XX-1791	(5,493.00)
12/7	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,197.38)
12/7	Withdrawal	FUNDS PAID	Frank Zelaya XX-7014	(4,700.00)
12/12	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 188876682 FROM 745-XXX217	375,000.00
12/12	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 188876761 FROM 745-XXX501	375,000.00
12/27	Funds Transferred	WIRED FUNDS SENT	BENE: United Members Insurance ACCT: XXXXXXXX2305	(4,140.18)
<b>TOTAL ELECTRONIC TRANSFERS</b>				<b>\$646,647.82</b>
TOTAL ELECTRONIC TRANSFERS-CREDITS				\$750,000.00
TOTAL ELECTRONIC TRANSFERS-DEBITS				\$(103,352.18)

#### OTHER CREDITS AND DEBITS

Activity Date	Activity Type	Description	Comments	Credits/(Debits)
12/15	Service Fee Adj	FEE ADJUSTMENT		\$0.03
12/15	Service Fee Adj	FEE ADJUSTMENT		0.01
<b>TOTAL OTHER CREDITS AND DEBITS</b>				<b>\$0.04</b>
TOTAL OTHER DEBITS				\$0.04

## Account Detail

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### DEBIT CARD & CHECKING ACTIVITY

#### CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
12/6	12/12	2749	Check	JAVON ARCELAY		\$(2,784.21)
12/6	12/8	2750	Check	ANTOINE DALEY		(736.25)
12/6	12/7	2751	Check	JAMES ESTEP		(6,042.96)
12/6	12/12	2753	Check	ROBERT GENDREAU		(11,470.72)
12/6	12/19	2754	Check	REUBEN GONZALEZ		(11,419.02)
12/6	12/12	2755	Check	JOSE GREGORISCH		(6,408.02)
12/6	12/7	2756	Check	MICHAEL HORWITZ		(3,807.58)
12/6	12/15	2757	Check	RONNIE MCKINNEY		(7,223.00)
12/6	12/19	2758	Check	STUART OGORMAN		(7,411.25)
12/6	12/14	2759	Check	WILFREDO PLASENCIA		(7,562.59)
12/6	12/12	2760	Check	SCOTT PRATT		(4,774.01)
12/6	12/13	2761	Check	NORMAN SALAS		(1,354.30)
12/6	12/7	2762	Check	SUGARMAN SUSSKIND BRASWELL &		(750.00)
12/6	12/13	2763	Check	KATIE SMITH		(9,140.18)
12/6	12/19	2764	Check	JOAN L WALL		(2,175.06)
12/6	12/14	2765	Check	FRANK VRKLAU		(23,012.25)
12/7	12/16	2766	Check	ANTOINE DALEY		(439.82)
12/14	12/21	2768	Check	CITY OF MIRAMAR		(9,238.62)

TOTAL CHECKS WRITTEN

\$(115,749.84)

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

Date	Activity Type	Description	Credits/(Debits)
12/1	Automatic Investment	MSILF GOVT SEC PART	\$793.16
12/8	Automatic Redemption	MSILF GOVT SEC PART	(109,812.54)
12/9	Automatic Redemption	MSILF GOVT SEC PART	(736.25)
12/13	Automatic Investment	MSILF GOVT SEC PART	724,563.04
12/14	Automatic Redemption	MSILF GOVT SEC PART	(760,494.48)
12/15	Automatic Redemption	MSILF GOVT SEC PART	(30,574.84)
12/16	Automatic Redemption	MSILF GOVT SEC PART	(7,222.96)
12/19	Automatic Redemption	MSILF GOVT SEC PART	(439.82)
12/20	Automatic Redemption	MSILF GOVT SEC PART	(21,005.33)
12/22	Automatic Redemption	MSILF GOVT SEC PART	(9,238.62)
12/28	Automatic Redemption	MSILF GOVT SEC PART	(4,140.18)

NET ACTIVITY FOR PERIOD

\$(218,308.82)

COPIES OF THIS STATEMENT HAVE ALSO BEEN SENT TO:

Joan Wall

## Account Detail

Active Assets Account  
745-125190-568MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

## MESSAGES

**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 web site address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

**Tips on Protecting Yourself from Fraudulent Account Activity**

The safety of our clients is of utmost importance to Morgan Stanley. We are taking this opportunity to alert our clients of the following scams that have been identified by a number of organizations. *Please be reminded that you should never provide your account numbers, passwords, or personal information, including your social security number, to anyone you do not know.* Example of scams to be aware of:

*Treatment scams; Supply scams; Provider scams; Charity scams; Phishing scams; App scams; Investment scams; Tech Support scams; Home Sanitation scams; and Government Assistance scams.* If you have any questions regarding these scams, please immediately contact us.

**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.

**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.

**2022 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 Internal Revenue Service ("IRS") and to IRA holders.

For purposes of this reporting requirement, the "2022 Fair Market Value," along with the "2022 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 2022, including, for example, individual contributions made on or before April 15, 2023, that are designated as 2022 contributions, as well as rollovers, recharacterizations, and, if applicable, Roth conversions made to your IRA on or before December 31, 2022.

**Best Practices for Protecting Yourself and Your Investments**

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example:
  - o A security or money transaction you did not authorize
  - o An investment you purchased that you do not see on your account statement
  - o An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.
- Last but not least, never share your account passwords with anyone.

## 2022 Recap of Cash Management Activity

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

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)
1/27	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	\$5,734.58
2/17	Funds Received	WIRED FUNDS RECEIVED	WELLS FARGO BANK N A CITY OF MIRAMAR	1,506,207.35
4/28	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	6,191.21
7/28	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	6,747.80
9/1	Funds Received	WIRED FUNDS RECEIVED	WELLS FARGO BANK N A CITY OF MIRAMAR	21,504.01
10/27	Funds Received	WIRED FUNDS RECEIVED	CITY NATIONAL BANK ARA CORE PROPERTY FUND, LP	12,315.90
12/12	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 188876682 FROM 745-XXX217	375,000.00
12/12	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 188876761 FROM 745-XXX501	375,000.00
<b>TOTAL ELECTRONIC TRANSFERS (CREDITS)</b>				<b>\$2,308,700.85</b>

#### ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
3/8	Withdrawal	FUNDS PAID	Luiz Rodriguez XX-1744	\$(12,000.00)
3/8	Withdrawal	FUNDS PAID	W Perez-Gell JR XX-8291	(10,500.00)
3/8	Withdrawal	FUNDS PAID	Robert G Dixon XX-2363	(10,000.00)
3/8	Withdrawal	FUNDS PAID	Clay Logan XX-4696	(7,302.00)

## 2022 Recap of Cash Management Activity

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### ELECTRONIC TRANSFERS (DEBITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
3/8	Withdrawal	FUNDS PAID	Noel Marti XX-0301	(6,294.86)
3/8	Withdrawal	FUNDS PAID	John Thomson XX-4395	(6,294.86)
3/8	Withdrawal	FUNDS PAID	Ryan Myers XX-3660	(6,000.00)
3/8	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(5,950.00)
3/8	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,146.92)
3/8	Withdrawal	FUNDS PAID	ValentinSrbovan XX-7613	(4,348.90)
3/8	Withdrawal	FUNDS PAID	Richard Hofberg XX-0975	(4,100.00)
3/8	Withdrawal	FUNDS PAID	Frank Pender XX-7103	(3,044.00)
3/8	Withdrawal	FUNDS PAID	Frank M Vrklan XX-4537	(2,479.36)
3/8	Withdrawal	FUNDS PAID	Gina A Hudson XX-9432	(2,001.63)
6/7	Withdrawal	FUNDS PAID	Jose Frank Ruiz XX-5957	(20,000.00)
6/7	Withdrawal	FUNDS PAID	Jsn Fraidenburg XX-1791	(9,114.86)
6/7	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(7,868.30)
6/7	Withdrawal	FUNDS PAID	Stephen Copa XX-4988	(6,737.35)
6/7	Withdrawal	FUNDS PAID	Char Schleicher XX-5975	(6,546.54)
6/7	Withdrawal	FUNDS PAID	Tracie Srbovan XX-5940	(5,984.09)
6/7	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,197.38)
6/7	Withdrawal	FUNDS PAID	ValentinSrbovan XX-7613	(5,197.38)
6/7	Withdrawal	FUNDS PAID	Rafael Perez XX-0591	(4,500.00)
6/7	Withdrawal	FUNDS PAID	Craig McElhaney XX-4541	(3,645.20)
6/7	Withdrawal	FUNDS PAID	Nicolas M Wydra XX-5147	(3,526.12)
6/7	Withdrawal	FUNDS PAID	Thomas WatersJR XX-2574	(3,021.48)
6/7	Withdrawal	FUNDS PAID	Richard Hofberg XX-0975	(2,700.00)
6/7	Withdrawal	FUNDS PAID	Noel Marti XX-5803	(2,285.80)
6/7	Withdrawal	FUNDS PAID	Gina A Hudson XX-9432	(2,021.25)
6/7	Withdrawal	FUNDS PAID	Timothy Hester XX-6496	(1,911.20)
6/30	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 178743917 TO 745-XXX057	(725,000.00)
9/14	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(7,665.00)
9/14	Withdrawal	FUNDS PAID	Fermin Ortea XX-2306	(7,012.38)
9/14	Withdrawal	FUNDS PAID	Orlando A Segar XX-3167	(6,943.64)
9/14	Withdrawal	FUNDS PAID	George Roque XX-1248	(6,691.85)
9/14	Withdrawal	FUNDS PAID	Richard Hofberg XX-0975	(6,018.00)
9/14	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,197.38)
9/14	Withdrawal	FUNDS PAID	Jsn Fraidenburg XX-1791	(5,000.00)
9/14	Withdrawal	FUNDS PAID	John Zimmerman XX-4155	(4,280.00)
9/14	Withdrawal	FUNDS PAID	Carl Rubino Jr XX-4381	(4,042.41)
12/7	Withdrawal	FUNDS PAID	Jose Frank Ruiz XX-5957	(15,000.00)
12/7	Withdrawal	FUNDS PAID	Stephen Copa XX-4988	(12,502.05)
12/7	Withdrawal	FUNDS PAID	David Sierra XX-7205	(11,016.41)
12/7	Withdrawal	FUNDS PAID	Carl Rubino Jr XX-4381	(8,852.30)
12/7	Withdrawal	FUNDS PAID	Ricardo Barnet XX-0315	(6,571.00)
12/7	Withdrawal	FUNDS PAID	Frank M Vrklan XX-4537	(6,178.88)

**2022 Recap of Cash Management Activity** Active Assets Account: 745-125190-568      MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

**ELECTRONIC TRANSFERS (DEBITS) (CONTINUED)**

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/7	Withdrawal	FUNDS PAID	Noel Marti XX-5803	(6,042.96)
12/7	Withdrawal	FUNDS PAID	Leo Nunez XX-2229	(6,042.96)
12/7	Withdrawal	FUNDS PAID	John Thomson XX-4395	(6,042.96)
12/7	Withdrawal	FUNDS PAID	Frank M Vrklan XX-4537	(5,572.10)
12/7	Withdrawal	FUNDS PAID	Jsn Fraidenburg XX-1791	(5,493.00)
12/7	Withdrawal	FUNDS PAID	MichaelRobinson XX-4937	(5,197.38)
12/7	Withdrawal	FUNDS PAID	Frank Zelaya XX-7014	(4,700.00)
12/27	Funds Transferred	WIRED FUNDS SENT	BENE: United Members Insurance ACCT: XXXXXXXX2305	(4,140.18)

**TOTAL ELECTRONIC TRANSFERS (DEBITS)** **\$(1,056,922.32)**

**OTHER DEBITS**

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/7	Service Fee	ADV FEE 745-056057		\$(1,134.15)
4/7	Service Fee	ADV FEE 745-056057		(1,243.06)
7/8	Service Fee	ADV FEE 745-056057		(653.58)
9/16	Service Fee Adj	FEE ADJUSTMENT		0.01
10/7	Service Fee	ADV FEE 745-043768		(2,193.63)
10/7	Service Fee	ADV FEE 745-056057		(1,175.20)
10/7	Service Fee	ADV FEE 745-064501		(996.31)
10/17	Service Fee Adj	FEE ADJUSTMENT		0.02
11/15	Service Fee Adj	FEE ADJUSTMENT		0.02
11/15	Service Fee Adj	FEE ADJUSTMENT		0.01
12/15	Service Fee Adj	FEE ADJUSTMENT		0.03
12/15	Service Fee Adj	FEE ADJUSTMENT		0.01

**TOTAL OTHER DEBITS** **\$(7,395.83)**

**TOTAL CASH RELATED ACTIVITY** **\$1,244,382.70**

**DEBIT CARD/CHECK ACTIVITY**

*For all Debit Card and Check Activity, the "Activity Date" is current year (as noted in the blue bar at the top of the page). The "Date Written" and/or "Transaction Date" may refer to the prior year.*

**CHECKS WRITTEN**

CHECKS WITH NO CODE

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
12/9	1/7	2683	Check	RON MCKINNEY		\$(7,706.80)
12/9	1/3	2689	Check	JOAN L WALL		(2,063.68)
1/12	1/18	2693	Check	STEPHEN COPA		(5,232.88)
1/12	1/19	2694	Check	CLINT ESTEP		(15,500.00)
3/8	3/15	2695	Check	ERIK DODGE		(10,800.70)
3/8	3/14	2696	Check	DOMNIC GRANTEED		(2,616.00)

## 2022 Recap of Cash Management Activity

Active Assets Account  
745-125190-568

MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHECKS WRITTEN (CONTINUED)

#### CHECKS WITH NO CODE (CONTINUED)

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
3/8	3/14	2697	Check	BRIAN GUNTER		(2,863.25)
3/8	3/29	2698	Check	LINO A MARCOS		(16,165.37)
3/8	3/15	2699	Check	ELIAS MARRERO		(3,753.08)
3/8	4/22	2700	Check	RON MCKINNEY		(4,026.00)
3/8	3/14	2701	Check	WILFREDO PLASENCIA		(6,791.32)
3/8	3/28	2702	Check	SCOTT PRATT		(8,495.35)
3/8	3/10	2703	Check	TIM ROCHE		(885.12)
3/8	3/16	2704	Check	SUGARMAN + SUSSKIND BRASWELL &		(1,400.00)
3/8	4/18	2705	Check	JOAN L WALL		(2,181.57)
3/29	5/4	2706	Check	ISABEL GOLDBERG PA		(2,000.00)
6/7	6/13	2709	Check	ROBERT GENDREAU		(11,031.78)
6/7	6/14	2710	Check	JOSEPH GILHAULEY		(8,516.15)
6/7	6/17	2711	Check	DOMINIC GRANTEED		(10,115.87)
6/7	6/13	2712	Check	ROBERTO GUTIERREZ		(12,488.54)
6/7	6/16	2713	Check	GARY HARRINGTON		(2,019.70)
6/7	6/23	2714	Check	ALLARE HERNANDEZ		(9,633.68)
6/9	6/14	2715	Check	WILLIAM KEYS		(1,800.00)
6/7	6/13	2716	Check	JORGE LLORENS		(2,769.69)
6/7	6/9	2717	Check	ELIAS MARRERO		(3,002.46)
6/7	6/15	2718	Check	RON MCKINNEY		(7,462.00)
6/7	6/14	2719	Check	MARIAN MEYERS		(3,254.88)
6/7	6/13	2720	Check	ERNESTO PAJON		(6,546.54)
6/7	6/14	2721	Check	SCOTT PRATT		(6,359.00)
6/7	6/13	2722	Check	ROSS REGER		(6,341.00)
6/7	6/14	2723	Check	CARL RUBINO		(6,500.00)
6/7	6/9	2724	Check	RODOLFO VALDES		(9,656.25)
6/7	6/15	2725	Check	SUGARMAN + SUSSKIND		(2,512.50)
6/7	6/13	2726	Check	DSSI		(197.12)
6/7	6/13	2727	Check	JOAN L WALL		(3,306.61)
6/7	7/6	2728	Check	NOEL MARTI		(37.77)
6/21	7/6	2729	Check	ALEJANDRO DIAS		(1,474.17)
6/27	8/9	2730	Check	ISABEL GOLDBERG PA		(3,500.00)
6/29	7/7	2731	Check	KENNETH CAGAN		(3,333.00)
9/13	9/14	2732	Check	ROLANDO AGRENAT		(9,498.75)
9/13	9/20	2733	Check	KENNETH CAGAN		(295.00)
9/13	9/20	2734	Check	CHRISTIAN CAMMPANA		(4,200.00)
9/13	9/19	2735	Check	GREG S FERGUSON		(178.92)
9/13	9/20	2736	Check	ROBERT GENDREAU		(934.44)
9/13	9/23	2737	Check	MAXWELL GIBSON		(28,314.80)
9/13	9/22	2738	Check	DOMINIC GRANTEED		(22,677.23)



## 2022 Recap of Cash Management Activity

Active Assets Account  
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MIRAMAR FIRE LOCAL 2820 VEBA TR FD  
C/O NOEL MARTI

### CHECKS WRITTEN (CONTINUED)

#### CHECKS WITH NO CODE (CONTINUED)

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
9/13	9/20	2739	Check	GARY HARRINGTON		(516.88)
9/13	9/16	2740	Check	MICHAEL HORWITZ		(20,002.65)
9/13	11/8	2741	Check	MICHAEL PAGANO		(3,705.94)
9/13	9/19	2742	Check	WILFREDO P		(13,511.44)
9/13	9/26	2743	Check	SCOTT PRATT		(5,310.01)
9/13	9/19	2744	Check	ROSS REGER		(6,658.72)
9/13	9/19	2746	Check	RODOLFO VALDES		(3,280.00)
9/13	9/15	2747	Check	SUGARMAN + SUSSKIND BRASWELL &		(2,675.00)
9/13	10/3	2748	Check	JOAN L WALL		(2,219.16)
12/6	12/12	2749	Check	JAVON ARCELAY		(2,784.21)
12/6	12/8	2750	Check	ANTOINE DALEY		(736.25)
12/6	12/7	2751	Check	JAMES ESTEP		(6,042.96)
12/6	12/12	2753	Check	ROBERT GENDREAU		(11,470.72)
12/6	12/19	2754	Check	REUBEN GONZALEZ		(11,419.02)
12/6	12/12	2755	Check	JOSE GREGORISCH		(6,408.02)
12/6	12/7	2756	Check	MICHAEL HORWITZ		(3,807.58)
12/6	12/15	2757	Check	RONNIE MCKINNEY		(7,223.00)
12/6	12/19	2758	Check	STUART OGORMAN		(7,411.25)
12/6	12/14	2759	Check	WILFREDO PLASENCIA		(7,562.59)
12/6	12/12	2760	Check	SCOTT PRATT		(4,774.01)
12/6	12/13	2761	Check	NORMAN SALAS		(1,354.30)
12/6	12/7	2762	Check	SUGARMAN SUSSKIND BRASWELL &		(750.00)
12/6	12/13	2763	Check	KATIE SMITH		(9,140.18)
12/6	12/19	2764	Check	JOAN L WALL		(2,175.06)
12/6	12/14	2765	Check	FRANK VRKLAU		(23,012.25)
12/7	12/16	2766	Check	ANTOINE DALEY		(439.82)
12/14	12/21	2768	Check	CITY OF MIRAMAR		(9,238.62)

TOTAL CHECKS WITH NO CODE

\$(454,068.61)

**TOTAL CHECKS WRITTEN**

**\$(454,068.61)**

**TOTAL DEBIT CARD/CHECK ACTIVITY**

**\$(454,068.61)**

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