

PLEASE REVIEW | TAX FORM MAILING DATES

At Morgan Stanley, we value you as a client and are committed to providing you with important information related to your account(s).

What you need to know:

Your 2023 tax year Form 1099 Consolidated Tax Statements will be made available to you based on the criteria below. The schedule for the availability of other tax forms is outlined later in this letter. *Please note that the below dates are estimates and subject to change if necessary.*

Mailing Group	Criteria	Est. eDelivery & Mailing Date
1	<p>➤ Accounts that do not have income sourced from securities such as Mutual Funds, Unit Investment Trusts, or Mortgage-Backed Securities, unless the income classification has been finalized by the issuer.</p> <p><i>Note: Accounts that meet the above criteria but contain some information that is under review or has not been finalized will not be included.</i></p>	On or about January 26 th , 2024
2	<p>➤ Accounts where information has been finalized, including accounts with income sourced from Mutual Funds, Unit Investment Trusts or Mortgage-Backed Securities.</p> <p><i>Note: Accounts that meet the above criteria but contain some information that is under review or has not been finalized will not be included.</i></p>	Between February 16 th and February 23 rd , 2024
3	<p>➤ Accounts excluded from the prior mailing groups because their information had not been finalized, predominantly accounts with Unit Investment Trusts and Mortgage-Backed Securities.</p>	On or about March 8 th , 2024

Important features of the processing of Form1099 Consolidated Tax Statements and other tax forms for tax year 2023:

- 1.) As in prior years, mailing group letters will:
 - a. Be produced for accounts that are not in the first mailing group.
 - b. Be posted to Morgan Stanley Online
 - c. Provide the estimated date that you can expect your 1099 forms to be available online or mailed.
 - d. Detail why your tax statement was not included in the first mailing group.

If you are enrolled in eDelivery for tax forms, you will receive a notification when this letter becomes available. Note: In order to minimize corrections, your tax form may be held until the third mailing group's mailing date if certain information is still under review at the time the second mailing group is produced.

- 2.) Accounts with income too small to meet the minimum reportable amounts, as set by the IRS, will not receive a 1099. However, a document (called a *de minimis* letter) will be generated for such accounts and posted online.

Please note that you may receive additional tax statements (such as Form 1099 or Form 1042-S) if you also have an E*TRADE from Morgan Stanley account. These tax statements may contain information related to different transactions for your accounts. Please consider and review all tax forms when preparing your 2023 income tax return.

The following table is a guide for the availability of other 2023 tax documents:

Please note that the below are estimates and subject to change if necessary.

Item	Morgan Stanley Online Availability & Mailing Dates
Form 1099-R (for beneficiaries of decedent IRAs only)	January 20, 2024
Form 1099-R (for non-beneficiaries)	January 30, 2024
Form 1099-Q	January 20, 2024
Corporate Account Tax Information	February 23, 2024 (online only)
REMIC Schedules and Form 1042-S	March 11, 2024
Managed Futures K-1s	March 15, 2024
Partnership K-1s*	On or before March 15, 2024(mail only)

*Partnership K-1s are sent to clients directly from the partnership and not by Morgan Stanley.

Morgan Stanley Smith Barney LLC (“Morgan Stanley”), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for legal matters.

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