Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2026

STATEMENT FOR:
K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A
DTD 09/18/1985

Beginning Total Value (as of 6/1/26)	**$917,141.78**
Ending Total Value (as of 6/30/26)	**$918,108.70**
Includes Accrued Interest	

Your Financial Advisor
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Your Branch
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Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM
0022792 03 AV 0.593 03 TR 00155 MSGDD015 101000
K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A
DTD 09/18/1985
28 N. MAIN STREET
WATERBURY VT 05676-1877

022792 MSGDD015 037612

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

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

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.

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 or

CONTINUED

Expanded Disclosures (CONTINUED)

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, exchange-traded funds and closed-end 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 https://mso.morganstanleyclientserv.com/publiccontent/pdf/SI-COI.pdf 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. 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.

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 4/15/2025

022792 MSGDD015 037613

Account Summary

Active Assets Account
383-015524-097

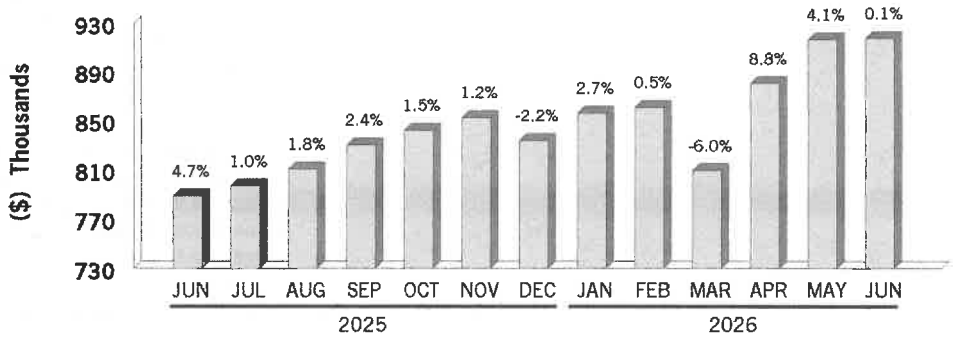
K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/26-6/30/26)	This Year (1/1/26-6/30/26)
TOTAL BEGINNING VALUE	**$917,141.78**	**$834,339.54**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	—	—
Change in Value	**966.92**	**83,769.16**
TOTAL ENDING VALUE	**$918,108.70**	**$918,108.70**

MARKET VALUE OVER TIME

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

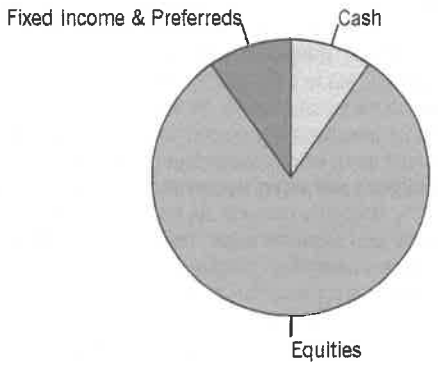


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$87,985.34	9.58
Equities	740,137.84	80.62
Fixed Income & Preferreds	89,985.52	9.80
TOTAL VALUE	**$918,108.70**	**100.00%**

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



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

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Account Summary

Active Assets Account
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K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/26)	This Period (as of 6/30/26)
Cash, BDP, MMFs	$150.04	$150.21
Savings and Time Deposits	87,597.57	87,835.13
Certificates of Deposit ^	—	89,985.52
Mutual Funds	829,394.17	740,137.84
Total Assets	**$917,141.78**	**$918,108.70**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$917,141.78**	**$918,108.70**

CASH FLOW

	This Period (6/1/26-6/30/26)	This Year (1/1/26-6/30/26)
OPENING CASH, BDP, MMFs	**$150.04**	**$150.03**
Purchases	(90,237.56)	(91,423.58)
Dividend Reinvestments	(17,474.85)	(19,276.78)
Sales and Redemptions	90,000.00	90,000.00
Income and Distributions	17,712.58	20,700.54
Total Investment Related Activity	**$0.17**	**$0.18**
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$150.21**	**$150.21**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/26-6/30/26)	This Year (1/1/26-6/30/26)
Other Dividends	$2,031.71	$3,833.64
Long Term Capital Gains Distributions	15,443.14	15,443.14
Interest	237.73	1,423.76
Income And Distributions	**$17,712.58**	**$20,700.54**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$17,712.58**	**$20,700.54**

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

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/26-6/30/26)	Realized This Year (1/1/26-6/30/26)	Unrealized Inception to Date (as of 6/30/26)
Short-Term Gain	$1,671.99	$1,671.99	$4,092.21
Short-Term (Loss)	(0.17)	(0.17)	(76.01)
Total Short-Term	**$1,671.82**	**$1,671.82**	**$4,016.20**
Long-Term Gain	23,270.15	23,270.15	283,957.77
TOTAL GAIN/(LOSS)	**$24,941.97**	**$24,941.97**	**$287,973.97**

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

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Account Detail

Active Assets Account
383-015524-097

K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A

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

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

Brokerage Account

HOLDINGS

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

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$150.21**	—	$0.02	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.02%**	**$150.21**	**$0.02**

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Account Detail

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K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions; Estimated Annual Income and Accrued Interest are not available for USD Time Deposits that require advance notice for withdrawal. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSPBNA PREFERRED SAVINGS- QC	**$87,835.13**	$2,942.48	3.35
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income / Accrued Interest
SAVINGS AND TIME DEPOSITS	**9.57%**	**$87,835.13**	**$2,942.48** / —

CERTIFICATES OF DEPOSIT

Security Description	Trade Date	Face Value	Orig Unit Cost / Adj Unit Cost	Unit Price	Orig Total Cost / Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income / Accrued Interest	Current Yield %
MORGAN STANLEY PR PURCHASE NY CD	6/16/26	30,000.000	$100.000	$99.902	$30,000.00			$1,215.00	4.05
Coupon Rate 4.050%; Matures 06/24/2027; CUSIP 61781BCE0			$100.000		$30,000.00	**$29,970.49**	$(29.51) ST	$19.97	
Interest Paid at Maturity; Yield to Maturity 4.152%; Issued 06/24/26; Maturity Value = $30,000.00; Asset Class: FI & Pref									
MORGAN STANLEY SALT LAKE CITY UT CD	6/16/26	30,000.000	100.000	99.942	30,000.00			1,260.00	4.20
Coupon Rate 4.200%; Matures 06/26/2028; CUSIP 61778EXV8			100.000		30,000.00	**29,982.60**	(17.40) ST	20.66	
Interest Paid Semi-Annually; Yield to Maturity 4.231%; Issued 06/24/26; Maturity Value = $30,000.00; Asset Class: FI & Pref									
MORGAN STANLEY SALT LAKE CITY UT CD	6/16/26	30,000.000	100.000	99.903	30,000.00			1,275.00	4.25
Coupon Rate 4.250%; Matures 06/25/2029; CUSIP 61778EXY2			100.000		30,000.00	**29,970.90**	(29.10) ST	20.90	
Interest Paid Semi-Annually; Yield to Maturity 4.285%; Issued 06/24/26; Maturity Value = $30,000.00; Asset Class: FI & Pref									

	Percentage of Holdings	Face Value	Orig Total Cost / Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income / Accrued Interest	Current Yield %
CERTIFICATES OF DEPOSIT		**90,000.000**	**$90,000.00**			**$3,750.00**	**4.17%**
			$90,000.00	**$89,923.99**	**$(76.01) ST**	**$61.53**	
TOTAL CERTIFICATES OF DEPOSIT (includes accrued interest)	**9.80%**			**$89,985.52**			

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Account Detail

Active Assets Account
383-015524-097

K PETROVIC & E JONES CO-TTEE
WATERBURY PUBLIC LIBRARY TRUST U/A

MUTUAL FUNDS

OPEN-END MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places. "Share Price" and "Market Value" reflect information available at the time of statement production and may differ from actual month-end values due to a delay in receiving the information from an outside source. Estimated Annual Income is based upon historical distributions over the preceding 12-month period, rather than on the most recent dividend. Current Yield is an estimate and is calculated by dividing the total estimated annual income by the current market value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published Fund yields. Investors should refer to the Fund website for the most recent yield information.

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

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

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

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
AMERICAN CAP WRLD GR & INC A (CWGIX)	12/13/05	78.257	$39.527	$81.730	$3,093.26	$6,395.94	$3,302.68 LT		
	3/15/06	249.806	40.031	81.730	10,000.00	20,416.64	10,416.64 LT		
	Purchases	328.063			13,093.26	**26,812.58**	13,719.32 LT		
Long Term Reinvestments		1,031.351			47,921.14	84,292.32	36,371.18 LT		
Short Term Reinvestments		146.006			10,346.17	11,933.07	1,586.90 ST		
	Total	1,505.420			71,360.57	**123,037.98**	50,090.50 LT 1,586.90 ST	1,324.77	1.08
Total Purchases vs Market Value					13,093.26	123,037.98			
Net Value Increase/(Decrease)						109,944.72			
Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities									
AMERICAN EUPAC A (AEPGX)	11/15/04	18.941	35.540	63.540	673.16	1,203.51	530.35 LT		
	Purchases	18.941			673.16	**1,203.51**	530.35 LT		
Long Term Reinvestments		700.152			33,151.04	44,487.66	11,336.62 LT		
Short Term Reinvestments		126.614			7,731.94	8,045.05	313.11 ST		
	Total	845.707			41,556.14	**53,736.22**	11,866.97 LT 313.11 ST	1,544.26	2.87
Total Purchases vs Market Value					673.16	53,736.22			
Net Value Increase/(Decrease)						53,063.06			
Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities									
AMERICAN FUNDAMENTAL INV A (ANCFX)	11/15/04	358.774	32.670	103.530	11,721.15	37,143.87	25,422.72 LT		
	Purchases	358.774			11,721.15	**37,143.87**	25,422.72 LT		
Long Term Reinvestments		755.164			35,213.41	78,182.13	42,968.72 LT		

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K PETROVIC & E JONES CO-TTEE
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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1,113.938			46,934.56	**115,326.00**	68,391.44 LT	757.48	0.66
Total Purchases vs Market Value					11,721.15	115,326.00			
Net Value Increase/(Decrease)						103,604.85			
Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities									
AMERICAN INV CO OF AMER A (AIVSX)	11/15/04	494.771	31.670	68.250	15,669.41	33,768.12	18,098.71 LT		
	Purchases	494.771			15,669.41	**33,768.12**	18,098.71 LT		
Long Term Reinvestments		2,286.420			91,020.15	156,048.17	65,028.02 LT		
Short Term Reinvestments		281.301			17,501.52	19,198.79	1,697.27 ST		
	Total	3,062.492			124,191.08	**209,015.08**	83,126.73 LT 1,697.27 ST	1,898.75	0.91
Total Purchases vs Market Value					15,669.41	209,015.08			
Net Value Increase/(Decrease)						193,345.67			
Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities									
AMERICAN WA MUTUAL A (AWSHX)	5/11/11	214.256	30.010	66.930	6,429.82	14,340.15	7,910.33 LT		
	Purchases	214.256			6,429.82	**14,340.15**	7,910.33 LT		
Long Term Reinvestments		3,028.170			140,103.62	202,675.42	62,571.80 LT		
Short Term Reinvestments		328.806			21,512.06	22,006.99	494.93 ST		
	Total	3,571.232			168,045.50	**239,022.56**	70,482.13 LT 494.93 ST	2,928.41	1.23
Total Purchases vs Market Value					6,429.82	239,022.56			
Net Value Increase/(Decrease)						232,592.74			
Enrolled In Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	**80.62%**	**$452,087.85**	**$740,137.84**	**$283,957.77 LT** **$4,092.21 ST**	**$8,453.67**	1.14%

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE		**$542,087.85**	**$918,047.17**	**$283,957.77 LT** **$4,016.20 ST**	**$15,146.17** **$61.53**	1.65%
TOTAL VALUE (includes accrued interest)	**100.00%**		**$918,108.70**			

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.

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ALLOCATION OF ASSETS (^includes accrued interest)

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$150.21	—	—	—	—	—
Savings and Time Deposits	87,835.13	—	—	—	—	—
Certificates of Deposit ^	—	—	$89,985.52	—	—	—
Mutual Funds	—	$740,137.84	—	—	—	—
TOTAL ALLOCATION OF ASSETS ^	**$87,985.34**	**$740,137.84**	**$89,985.52**	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/16		Dividend	AMERICAN CAP WRLD GR & INC A DIV PAYMENT				$524.67
6/16		LT Cap Gain Distribution	AMERICAN EUPAC A				2,970.90
6/16	6/17	Sold	AMERICAN FUNDAMENTAL INV A	UNSOLICITED TRADE VSP HIGHEST COST	872.748	103.1300	90,000.00
6/16		Dividend Reinvestment	AMERICAN EUPAC A	REINVESTMENT a/o 06/15/26	46.326	64.1300	(2,970.90)
6/16		Dividend Reinvestment	AMERICAN CAP WRLD GR & INC A	REINVESTMENT a/o 06/15/26	6.369	82.3800	(524.67)
6/16	6/24	Bought	MORGAN STANLEY SALT LAKE CITY UT 4.250% DUE2029-06-25 [61778EXY2]	ACTED AS PRINCIPAL	30,000.000	100.0000	(30,000.00)
6/16	6/24	Bought	MORGAN STANLEY SALT LAKE CITY UT 4.200% DUE2028-06-26 [61778EXV8]	ACTED AS PRINCIPAL	30,000.000	100.0000	(30,000.00)
6/16	6/24	Bought	MORGAN STANLEY PR PURCHASE NY CD 4.050% DUE2027-06-24 [61781BCE0]	ACTED AS PRINCIPAL	30,000.000	100.0000	(30,000.00)
6/17		Dividend	AMERICAN WA MUTUAL A DIV PAYMENT				702.46
6/17		Dividend	AMERICAN INV CO OF AMER A DIV PAYMENT				472.44
6/17		Dividend	AMERICAN FUNDAMENTAL INV A DIV PAYMENT				332.14
6/17		LT Cap Gain Distribution	AMERICAN WA MUTUAL A				8,895.56
6/17		LT Cap Gain Distribution	AMERICAN FUNDAMENTAL INV A				3,061.57
6/17		LT Cap Gain Distribution	AMERICAN INV CO OF AMER A				515.11
6/17		Dividend Reinvestment	AMERICAN WA MUTUAL A	REINVESTMENT a/o 06/16/26	134.010	66.3800	(8,895.56)
6/17		Dividend Reinvestment	AMERICAN FUNDAMENTAL INV A	REINVESTMENT a/o 06/16/26	29.687	103.1300	(3,061.57)
6/17		Dividend Reinvestment	AMERICAN WA MUTUAL A	REINVESTMENT a/o 06/16/26	10.582	66.3800	(702.46)
6/17		Dividend Reinvestment	AMERICAN INV CO OF AMER A	REINVESTMENT a/o 06/16/26	7.566	68.0800	(515.11)
6/17		Dividend Reinvestment	AMERICAN INV CO OF AMER A	REINVESTMENT a/o 06/16/26	6.939	68.0800	(472.44)

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WATERBURY PUBLIC LIBRARY TRUST U/A

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/17		Dividend Reinvestment	AMERICAN FUNDAMENTAL INV A	REINVESTMENT a/o 06/16/26	3.221	103.1300	(332.14)
6/30		Interest Income	MSPBNA PREFERRED SAVINGS- QC	(Period 06/01-06/30) CUSIP: 99YA78GU6			237.56
6/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.17
6/30	6/30	Auto Bank Product Deposit	MSPBNA PREFERRED SAVINGS- QC				(237.56)
NET CREDITS/(DEBITS)							**$0.17**

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

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/17	Automatic Investment	BANK DEPOSIT PROGRAM	$90,000.00
6/24	Automatic Redemption	BANK DEPOSIT PROGRAM	(90,000.00)
6/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.17
NET ACTIVITY FOR PERIOD			**$0.17**

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMERICAN FUNDAMENTAL INV A	09/15/17	06/16/26	3.278	$338.03	$200.49	$137.54	
	12/20/17	06/16/26	65.989	6,804.95	4,089.31	2,715.64	
	12/20/17	06/16/26	8.981	926.15	556.55	369.60	
	03/16/18	06/16/26	3.335	343.92	213.01	130.91	
	06/15/18	06/16/26	11.150	1,149.81	710.02	439.79	
	06/15/18	06/16/26	3.353	345.77	213.54	132.23	
	09/14/18	06/16/26	3.442	354.94	222.61	132.33	
	09/13/19	06/16/26	4.250	438.27	255.36	182.91	
	12/20/19	06/16/26	74.392	7,671.49	4,598.89	3,072.60	
	12/20/19	06/16/26	10.673	1,100.63	659.78	440.85	
	09/16/20	06/16/26	4.469	460.86	276.09	184.77	
	12/18/20	06/16/26	12.210	1,259.13	838.68	420.45	
	03/17/21	06/16/26	3.780	389.81	278.92	110.89	
	06/16/21	06/16/26	37.018	3,817.39	2,804.15	1,013.24	
	06/16/21	06/16/26	2.968	306.07	224.86	81.21	
	09/15/21	06/16/26	2.950	304.22	231.66	72.56	
	12/17/21	06/16/26	97.835	10,088.99	7,199.69	2,889.30	
	12/17/21	06/16/26	8.017	826.73	589.96	236.77	
	03/16/22	06/16/26	3.616	372.89	250.15	122.74	

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LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
	06/15/22	06/16/26	29.361	3,027.78	1,744.61	1,283.17	
	06/15/22	06/16/26	4.220	435.18	250.77	184.41	
	09/14/22	06/16/26	4.221	435.28	256.57	178.71	
	12/16/22	06/16/26	21.020	2,167.64	1,263.73	903.91	
	12/16/22	06/16/26	11.379	1,173.43	684.08	489.35	
	03/15/23	06/16/26	4.356	449.20	262.79	186.41	
	06/14/23	06/16/26	15.112	1,558.39	1,009.18	549.21	
	06/14/23	06/16/26	3.946	406.92	263.53	143.39	
	09/13/23	06/16/26	3.913	403.52	266.77	136.75	
	12/15/23	06/16/26	59.408	6,126.31	4,179.92	1,946.39	
	12/15/23	06/16/26	7.334	756.30	516.00	240.30	
	03/13/24	06/16/26	3.578	368.97	278.79	90.18	
	06/12/24	06/16/26	10.138	1,045.46	818.46	227.00	
	06/12/24	06/16/26	3.461	356.90	279.39	77.51	
	09/18/24	06/16/26	3.388	349.38	281.71	67.67	
	12/18/24	06/16/26	118.156	12,184.55	9,571.83	2,612.72	
	12/18/24	06/16/26	8.363	862.41	677.48	184.93	
	03/12/25	06/16/26	3.874	399.49	303.79	95.70	
	06/11/25	06/16/26	39.843	4,108.71	3,387.43	721.28	
	06/11/25	06/16/26	3.581	369.28	304.45	64.83	
Long-Term This Period				**$74,285.15**	**$51,015.00**	**$23,270.15**	
Long-Term Year to Date				**$74,285.15**	**$51,015.00**	**$23,270.15**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMERICAN FUNDAMENTAL INV A	09/17/25	06/16/26	3.348	$345.25	$311.83	$33.42	
	12/17/25	06/16/26	108.990	11,239.33	9,693.57	1,545.76	
	12/17/25	06/16/26	3.512	362.17	312.40	49.77	
	03/18/26	06/16/26	3.632	374.54	331.52	43.02	
	06/16/26	06/16/26	29.687	3,061.40	3,061.57	(0.17)	
	06/16/26	06/16/26	3.221	332.16	332.14	0.02	
Short-Term This Period				**$15,714.85**	**$14,043.03**	**$1,671.82**	
Short-Term Year to Date				**$15,714.85**	**$14,043.03**	**$1,671.82**	

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SHORT-TERM GAIN/(LOSS) (CONTINUED)

	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)
Net Realized Gain/(Loss) This Period	**$90,000.00**	**$65,058.03**	**$24,941.97**
Net Realized Gain/(Loss) Year to Date	**$90,000.00**	**$65,058.03**	**$24,941.97**

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. Trades default to First-In, First-Out depletion unless otherwise directed by you prior to settlement. If there is a discrepancy between the lot you identified for sale and the lot reported as sold on this statement or your online portal, contact your financial advisor within 30 days of the date of this statement. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

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

FINRA BrokerCheck

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

Retirement Rollover Guide

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

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