

January 31, 2026

536-208 ATXETW 0422976480

JOEL SACKY TOD
SUBJECT TO STA RULES
28541 WATERVIEW DR
BOERNE TX 78006

ACCOUNT NUMBER: 536-XXX022

PLEASE REVIEW | CONSOLIDATED TAX STATEMENT AVAILABILITY

At E*TRADE from 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:

E*TRADE combines all applicable Forms 1099 into one Consolidated Tax Statement, which will be available to you as outlined below:

- **If your account is enrolled in eDelivery:** Available online between February 13 and February 20.*
- **If your account is not enrolled in eDelivery:** Mailed between February 16 and February 23.*
 - For a faster, more secure way to get your tax forms, you can enroll in eDelivery by visiting www.etrade.com/paperless

Please note: If you also have a Morgan Stanley account, you may receive tax statements (such as Forms 1099) from both E*TRADE and Morgan Stanley. These tax statements contain information related to different transactions and you and your tax advisor should consider and review all tax forms received when preparing your 2025 income tax return.

Additional information:

The final classification of income for some types of securities is determined by issuers after year-end. To improve accuracy and completeness, E*TRADE waits for these final classifications to issue your tax forms. However, in certain cases, E*TRADE receives income reclassification information after tax statements have been mailed. As a result, we are obligated by law to issue a corrected Form 1099. Reclassifications are common across the financial services industry and are not unique to E*TRADE.

If you have any questions, please contact us. Thank you for the opportunity to serve your financial needs. We look forward to continuing to provide you with the highest level of service.

If this account has tax distribution information that is not yet finalized, the securities are listed below:

DESCRIPTION

CUSIP

* Dates subject to change

Morgan Stanley and its affiliates do not provide tax advice, and you should always consult your own tax advisor regarding your personal circumstances before taking any action that may have tax consequences.

This is not an offer to sell or a solicitation of an offer to buy securities, products, or services by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation.

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