

October 1, 2022 - November 30, 2022

Account Number: 3844-0848

Account Type: INDIVIDUAL

**E\*TRADE Securities LLC**

P.O. Box 484

Jersey City, NJ 07303-0484

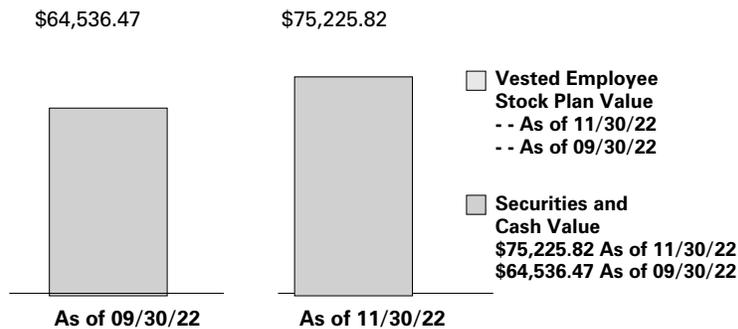
1-800-387-2331 etrade.com

Member SIPC

**E\*TRADE Securities**  
Investment Account

JACEK CZAJA  
PILOTOW 23E 25  
GDANSK  
POLAND

**Portfolio At A Glance**



Vested Employee Stock Plan Value is an estimate based on information provided by your company, for which E\*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC.

Securities products and services are offered by E\*TRADE Securities LLC, Member FINRA/SIPC. Please promptly report any inaccuracy or discrepancy in your account to E\*TRADE Securities LLC at 1-800-387-2331. You should re-confirm any oral communication in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPC).

\$75,225.82 As of 11/30/22  
\$64,536.47 As of 09/30/22

**Net Change: \$10,689.35**

DETACH HERE

JACEK CZAJA  
PILOTOW 23E 25  
GDANSK  
POLAND

DETACH HERE

**Use This Deposit Slip Acct: 3844-0848**

**Please do not send cash**

Make checks payable to E\*TRADE Securities LLC

Dollars	Cents

**TOTAL DEPOSIT**

Mail deposits to:

E\*TRADE SECURITIES LLC  
P.O. Box 484  
Jersey City, NJ 07303-0484

**E\*TRADE**  
from Morgan Stanley

Please refer to the E\*TRADE Securities LLC ("ETS") Customer Agreement (the "Customer Agreement") at [www.etrade.com/custagree](http://www.etrade.com/custagree) for a complete discussion of the terms and conditions governing your account and the Relationship Summary at [www.etrade.com/formers](http://www.etrade.com/formers) for information about ETS services. If you have questions regarding the Customer Agreement, your account, or positions and balances please contact us through [etrade.com](http://etrade.com) or call 800-387-2331. THE INFORMATION CONTAINED IN YOUR ACCOUNT STATEMENT SHALL BE BINDING UPON YOU IF YOU DO NOT OBJECT, EITHER IN WRITING OR VIA ELECTRONIC MAIL, WITHIN FIVE (5) DAYS AFTER THE ACCOUNT STATEMENT IS FIRST RECEIVED BY YOU.

Securities products and services are offered by ETS, Member SIPC. Your account is carried by ETS, Member SIPC, which maintains your funds and securities deposited with ETS directly by you or your advisor firm. Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please notify us at 800-387-2331 within five (5) days of your receipt of this statement. Any oral statements that you have made to us should be confirmed in writing.

**Applicable Rules and Regulations.** All transactions in your account shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market, and its clearing house, where the transactions are executed by ETS or its agents, including ETS affiliates. Also, where applicable, the transactions shall be subject to the provisions of the Securities Act of 1933, as amended, the Securities Exchange Act of 1934, as amended, and the rules and regulations of the Securities and Exchange Commission ("SEC"), the Board of Governors of the Federal Reserve System, and any applicable self-regulatory organization. For information about FINRA's Broker Check Program, including an investor brochure, please contact FINRA at 800-289-9999 or [www.finra.org](http://www.finra.org).

**Securities Pricing.** The amounts printed in the total market value column of the Account Holdings section, or any amounts derived therefrom, are based on US month end prices and are provided by outside quotation services for the securities held by us in your account. Prices of municipal bonds, certain over-the-counter securities, and federal obligations are approximations and are only for guidance purposes. Prices used are based on the last reported transaction known to the quotation services or the yields or values that are calculated on the basis of these prices. Value of brokered CDs reflected on this statement is estimated by a third-party pricing service. Actual value may differ if you elect to sell your CD(s) in the secondary market. Bonds and/or fixed income securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over-the-counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of instruments prior to maturity may result in a loss of principal.

**Interest/Dividends.** We are required by law to report annually to you and to the Internal Revenue Service on Form 1099 any taxable interest, dividends, and capital gains credited to your account, as well as any taxes withheld. The year-to-date figures shown on your statement reflects these amounts classified to the best of our current knowledge based on activity. In certain circumstances, payments may be subject to reclassification, such reclassifications will be reflected to the Internal Revenue Service on your Form 1099. Your statement may not reflect all adjustments required for tax purposes, please refer to your tax documents.

**SIPC and other Insurance Coverage.** ETS is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC currently protects the assets in each of your securities accounts at ETS up to \$500,000 (including \$250,000 for claims for cash). Visit [www.sipc.org](http://www.sipc.org) or call 202-371-8300 for more information including a brochure on SIPC protection. (Please note that money market mutual fund balances are considered securities rather than cash.) Additional protection for ETS has been secured through an independent insurer, more information about which can be found at <https://us.etrade.com/customer-service/faq>. The market risks associated with investing and any resulting losses are not covered by SIPC or the additional protection.

**Payment for Order Flow.** The SEC (and FINRA) requires that all broker-dealers inform their customers when a new account is opened, and on an annual basis thereafter, of payment for order flow practices (compensation received for placing orders through specialists on national securities exchanges, over-the-counter market makers, alternative trading systems, and ECN's (collectively, "market centers")). Consistent with the overriding principle of best execution, ETS routes orders to various market centers. ETS receives remuneration (generally in the form of per share cash payments or through profit sharing arrangements) for routing orders in securities to particular market centers for execution. Such remuneration is considered compensation to ETS, and the source and amount of any compensation received in connection with your transaction will be disclosed to you upon written request. ETS posts SEC Rule 606 quarterly reports that include order routing disclosures including the material aspects of the firms relationships with outside market centers at [www.etrade.com](http://www.etrade.com). In addition, on request, ETS may provide the identity of the venue to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or nondirected orders, and the time of the transactions, if any, that resulted from such orders. ETS regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price dis-improvement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement is available under certain market conditions and for certain order types and we regularly monitor executions to test for such improvement if available.

**Margin Accounts.** The amount of margin required will be the greater of the (1) amount required by applicable laws, regulations, rules of applicable self-regulatory organizations and clearinghouses, or (2) amount required by ETS in its sole discretion. You will be charged interest on a daily basis on all debit balances that you owe to ETS and on credit extended to you by ETS for the purpose of purchasing, carrying, or trading in securities or otherwise. Interest is calculated on a 360-day basis using settlement date balances. Except as otherwise agreed by you and ETS, the applicable interest rate for margin loans will be determined by adding the prevailing base rate and the applicable sliding scale percentage rate, which is in turn determined by your average daily debit balance. Your stated interest rate is subject to change without notice during each period in accordance with fluctuations in your average daily debit balance and changes to the base rate that are attributable to a change in the Federal Funds rate. ETS will provide you with at least 30 days' prior written notice before changing your stated interest rate for any other reason. Information about ETS's base rate is available upon written request to ETS. For more information on how ETS calculates interest, please see the Customer Agreement. If you have a margin account, this statement is a combined statement for both your margin account and special memorandum account. The permanent record of the separate account as required by Regulation T of the Federal Reserve Board is available for your inspection.

**Free Credit Balances.** Any cash balances in your securities account, which represent an obligation of ETS, are payable to you upon demand and referred to as free credit balances. Your free credit cash balances: 1) can be maintained in the securities account and will earn interest through the "Cash Balance Program" as more fully described at <https://us.etrade.com/options-uninvested-cash>, and 2) as such are held unsegregated and may be used by ETS in the conduct of its business, subject to the limitations of Rule 15c3-3 under the Securities Exchange Act of 1934. Your free credit cash balances can alternatively be directed to other cash balance options.

**Other Cash Balance Option.** In addition to the Cash Balance Program you may have the option to have free credit balances in your securities account automatically transferred to a

bank sweep product, which is an account at a bank (or banks, collectively, "Program Banks") whose deposits are insured by the FDIC, but which are not obligations of ETS. Accounts opened prior to May 10, 2018 may also be eligible to have their free credit balances transferred to certain money market mutual funds. For information about the products available for free credit balances go to [www.etrade.com/sweepoptions](http://www.etrade.com/sweepoptions) ("Sweep Program"). The products available under the Sweep Program may change at any time. Notification of changes will be provided to the extent required by applicable law. Additionally, you may at any time change your selection among the products available in the Sweep Program. You may elect, subject to any limitation set forth in any Sweep Program agreement or, with respect to an account at a bank, under federal banking laws (which includes, without limitation, program banks' potential requirement of seven days' notice before permitting a withdrawal or transfer of funds from such account) that the balance in the bank deposit account be returned, or shares of the money market mutual fund in which you have a beneficial interest be liquidated and the proceeds returned, as applicable, to the securities account or remitted to you. With respect to your decision to participate in a bank sweep product, please remember you are responsible for monitoring the cash balance of your bank sweep accounts deposited with the Program Banks to determine whether you have total deposit balances held in the same capacity at any Program Bank in excess of the \$250,000 FDIC deposit insurance limit.

**Options Trading.** If you are approved for options trading, you are responsible for advising ETS of any material changes in your investment objectives or financial situation. Additionally, further information regarding commissions and other charges related to the execution of option transactions has been included in the confirmations of such transactions previously provided to you. Such information will also be made available promptly upon request.

**Random Allocation of Options Assignment Notices.** Assignment notices for short option contracts are allocated among customer short option positions in accordance with a random allocation method. A detailed description of ETS's random allocation method is available at [etrade.com](http://etrade.com) and a hard copy of the allocation procedures is available upon request.

**Financial Statement.** A financial statement of ETS is available for your inspection at its offices or at [etrade.com](http://etrade.com) or will be mailed to you upon your written request.

**Valuation of Certain Alternative Investments (including DPP and REIT securities).** Account statements may include valuations for alternative investments. The values of such investments are estimated and reflect either the most recent valuation provided to ETS by the issuer of the investment, or a valuation provided by an independent third party, which ETS will obtain as part of its services, on an annual or more frequent basis. ETS does not provide a guarantee of the value or the appropriateness of the appraisal methodology applied by the independent third party in providing a value and ETS assumes no responsibility for verifying the accuracy of any valuation presented. Failure of the issuer to provide a timely valuation is its sole responsibility. The investment may reflect no value if a valuation was unavailable or is inaccurate. Investment in non-publicly traded securities, which includes alternative investments, often involves higher risk and less liquidity than other investments. Because there is generally no secondary market for alternative investments, the values reported to you should not be relied upon as any indication of market value. You may be able to sell your interests in the alternative investments held in your account, if at all, only for amounts that are substantially less than their purchase price or the estimated values on your account statements. If your statement reflects a distribution that included a return of capital on Direct Participation Programs and/or REITs, please note that said distributions are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

In case of errors or questions about your Electronic Fund Transfers please contact us at 800-387-2331 immediately or in writing at E\*TRADE Securities LLC, PO Box 484, Jersey City, NJ 07303-0484 or by visiting [etrade.com](http://etrade.com), if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days after any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

ETS is a subsidiary of Morgan Stanley. If you have a complaint, please call 800-387-2331, or write to: E\*TRADE Securities LLC, P.O. Box 484, Jersey City, NJ 07303-0484.

**Definitions:**  
**Activity/Trade Date.** Trade date or transaction date of other entries.  
**Total Portfolio Percent.** Percentage of your holding by issue of security.  
**DIV/CPN% Yield.** Annual dividend or bond % yield.  
**Open Orders.** Buy or sell orders for securities that have not yet been executed or canceled.  
**Symbol/CUSIP.** The symbol or identification number for each security.  
 \*\*\* Denotes a security where either the country of issue or country of incorporation of the issuer is outside the US.

**Pending and Unsettled Transactions.** Based on the timing of statement generation, the value of certain unsettled trades and/or pending transactions (e.g., transactions that take place or settle after the last business day of the month) may not be reflected on your statement. Please e-mail us through [etrade.com](http://etrade.com) or call 800-387-2331 with any questions.

Account Number: 3844-0848

Statement Period : October 1, 2022 - November 30, 2022

Account Type: INDIVIDUAL

**PORTFOLIO OVERVIEW**

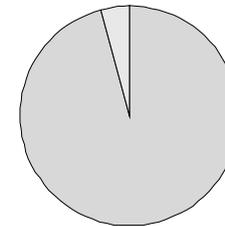
Last Statement Date : September 30, 2022

	Securities and Cash Value	Vested Employee Stock Plan Value	Total Net Portfolio Value
Beginning Portfolio Value (On 09/30/22):	64,536.47	--	\$64,536.47
Ending Portfolio Value (On 11/30/22):	75,225.82	--	\$75,225.82
Net Change:	10,689.35	--	\$10,689.35

For current rates, please visit [www.etrade.com/rates](http://www.etrade.com/rates)

**PORTFOLIO ALLOCATION (AS OF 11/30/22)**

4.22% - Cash & Equivalents



95.78% - Stocks, Options & ETF (Long)

**PORTFOLIO VALUE SUMMARY**

	AS OF 11/30/22	AS OF 09/30/22	% CHANGE
Cash & Equivalents	3,178.10	3,178.10	0.00%
<b>Cash Holdings/Margin Debt</b>	<b>3,178.10</b>	<b>3,178.10</b>	<b>0.00%</b>
Stocks, Options & ETF (Long)	72,047.72	61,358.37	17.42%
<b>Market Value of Securities</b>	<b>72,047.72</b>	<b>61,358.37</b>	<b>17.42%</b>
<b>Net Portfolio Value</b>	<b>75,225.82</b>	<b>64,536.47</b>	<b>16.56%</b>

Vested Employee Stock Plan Value is an estimate based on information provided by your company, for which E\*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC. Note that the percentage allocation of long securities and cash holdings would be greater than what is shown above if Vested Employee Stock Plan Value was not included.

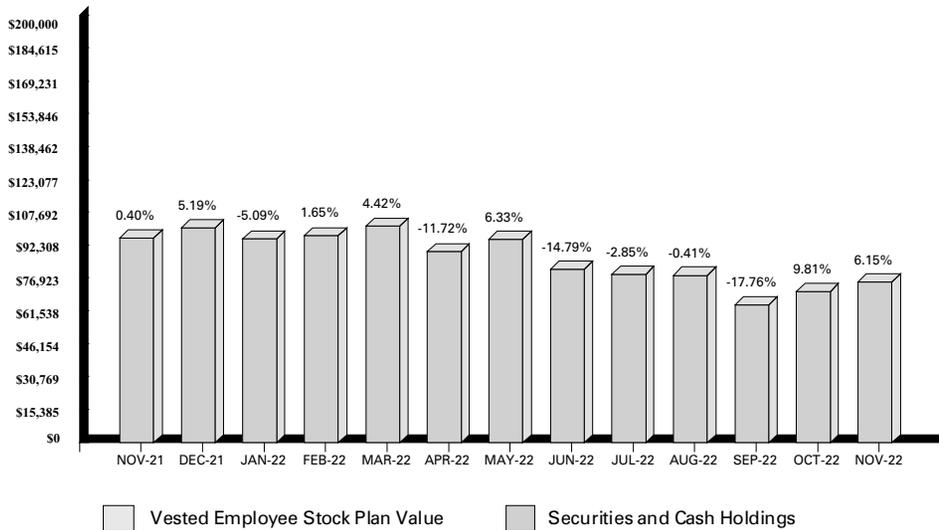
Securities products and services are offered by E\*TRADE Securities LLC, Member FINRA/SIPC. Sweep deposits may be swept to Morgan Stanley Bank, N.A., and/or Morgan Stanley Private Bank, National Association, Members FDIC, and depending on the sweep program may also be swept to third party banks. Subject to other funds a customer might maintain at the recipient bank, sweep funds will receive a maximum of \$250,000 in FDIC insurance coverage at each federally insured depository institution to which funds are swept. Securities products and cash balances other than sweep deposits are not FDIC insured, not guaranteed deposits or obligations of Morgan Stanley Bank, Morgan Stanley Private Bank, or any third party bank to which they might be swept, and are subject to investment risk, including possible loss of the principal invested.

Account Number: 3844-0848

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**NET PORTFOLIO VALUE BY MONTH END**

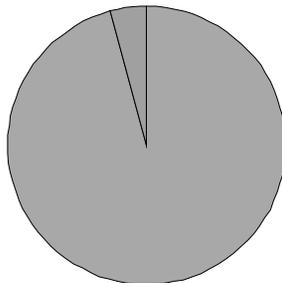


**PORTFOLIO TRANSACTION SUMMARY**

DESCRIPTION	THIS PERIOD	YEAR TO DATE
Securities Sold	\$ 0.00	\$ 90.57
<u>Dividends Received</u>		
Taxable	\$ 0.00	\$ 2,292.94

**TOP PORTFOLIO HOLDINGS (ON 11/30/22)**

4.22% - CASH EQUIV



95.78% - INTL

Vested Employee Stock Plan Value, which includes Vested Employee Stock Options and Vested Employee Stock Appreciation Rights, is an estimate based on information provided by your company, for which E\*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC. Note that the percentage allocation of long securities and cash holdings would be greater than what is shown above if Vested Employee Stock Plan Value was not included.

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Statement Period : October 1, 2022 - November 30, 2022

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**PORTFOLIO HOLDINGS**

**CASH & CASH EQUIVALENTS (4.22% of Holdings)**

DESCRIPTION	PORTFOLIO (%)	AMOUNT
<b>CASH BALANCE</b>		
Opening Balance		3,178.10
Closing Balance	4.22	3,178.10
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>	<b>4.22%</b>	<b>\$3,178.10</b>

**STOCKS, OPTIONS & EXCHANGE-TRADED FUNDS (95.78% of Holdings)**

DESCRIPTION	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY	PRICE	TOTAL MKT VALUE	PORTFOLIO (%)	EST. ANNUAL INCOME	EST. ANNUAL YIELD (%)
INTEL CORP	INTC	StkPln	2,396	30.0700	72,047.72	95.78	3,498.00	4.86%
<b>TOTAL STOCKS, OPTIONS &amp; ETF</b>					<b>\$72,047.72</b>	<b>95.78%</b>	<b>\$3,498.00</b>	<b>4.86%</b>
<b>TOTAL PRICED PORTFOLIO HOLDINGS (ON 11/30/22)</b>					<b>\$75,225.82</b>			
<b>TOTAL ESTIMATED ACCOUNT HOLDINGS ANNUAL INCOME</b>					<b>\$3,498.00</b>			

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**UNVESTED RESTRICTED STOCKS**

GRANT DATE	NUMBER	TYPE	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY UNVESTED	GRANT PRICE	MARKET PRICE	TOTAL EST MKT VALUE (PRE-TAX)
5/1/2019	12749180	RSU	INTC	StkPln	32	\$0.00	\$30.07	\$962.24
4/30/2020	13054806	RSU	INTC	StkPln	60	\$0.00	\$30.07	\$1,804.20
4/30/2021	13370928	RSU	INTC	StkPln	87	\$0.00	\$30.07	\$2,616.09
7/30/2021	13443852	RSU	INTC	StkPln	454	\$0.00	\$30.07	\$13,651.78
4/30/2022	13816126	RSU	INTC	StkPln	199	\$0.00	\$30.07	\$5,983.93
<b>TOTAL UNVESTED RESTRICTED STOCKS</b>								<b>\$25,018.24</b>

**TOTAL UNVESTED EMPLOYEE STOCK PLAN VALUE (ON 11/30/2022)**

**\$25,018.24**

Unvested Employee Stock Plan Value, which includes Unvested Stock Options, Stock Appreciation Rights, Restricted Stock, Performance Shares, and Cash Grants, is based on information provided by your company, for which E\*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC.

**OTHER ACTIVITY**

DATE	DESCRIPTION	SYMBOL/ CUSIP	TRANSACTION TYPE	QUANTITY	PRICE	AMOUNT DEBITED	AMOUNT CREDITED
11/01/22	INTEL CORP RAND 357353435	INTC	Receive	15			

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