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VICKI C SIMON
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

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February 8, 2016
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Morgan Stanley

Date Issued
February 08, 2016

VICKI C SIMON
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

You have elected account linking for your Morgan Stanley accounts. This envelope contains your 2015 Morgan Stanley 1099 Consolidated Tax Statements for each of your taxable accounts. *Electronic copies of these tax forms are stored separately by account and are available in Morgan Stanley Online.* To view or print some or all of these tax forms together on Morgan Stanley Online, you must first set the filter on the Summary tab to "All Accounts". Then navigate to the Account Documents tab, change the view from "Statements" to "Tax Documents" and the tax forms will appear in a list. Select the check boxes for the ones you want to review or print and click on the "View Documents" button. The selected forms will now open in a new browser window. **This is the only way to view the tax forms together online since they are packaged for mailing purposes only and are not packaged online.**

Each tax statement is a separate document with its own page numbering sequence. The following accounts are included in this package unless otherwise noted:

052-080207 Forms 1099
052-062430 Forms 1099

Please be aware that you may receive corrected tax statements. Should this occur, you will only receive them for accounts that are affected by a change.

Morgan Stanley

1099 Consolidated Tax Statement
Tax Year 2015 - ORIGINAL

Date Issued
February 08, 2016

Your Financial Advisor
The Apollo Group
1290 AVE OF AMERICAS, 13TH FL
NEW YORK, NY 10104
212-492-6335

Account Owner
VICKI C SIMON
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

Account Number
052 080207 222

Customer Service: 866-324-6088

This Morgan Stanley 1099 Consolidated Tax Statement for 2015 provides your official tax information for use when preparing your tax return. It is important to note that the income information that was reported on your December account statement will not have included certain adjustments occurring after year-end that are reflected on your 1099 and that are necessary for tax reporting purposes. The Account Number reflected on your 1099 Forms is reflected as of December 31, 2015. If your Account Number subsequently changes after December 31, 2015, your new Account Number is reflected on your next scheduled statement once the Account Number change becomes effective.

The following tax forms are not included in this statement and are sent individually in separate mailings, if required: 1099-Q, 1042-S, 2439, 5498, 5498-ESA, REMIC, Schedule K-1 and Puerto Rico 480.6A, B, C & D.

Morgan Stanley is pleased to provide you with the ability to download your tax information into the following individual tax preparation software applications: **TurboTax®, H&R Block Tax Software®, Lacerte® and ProSystem *fx*®**. You also have the ability to download Realized Gain/Loss transactions into Microsoft Excel® from Morgan Stanley Online. *You must be registered with Morgan Stanley Online to take advantage of these features. To enroll in Morgan Stanley Online, visit www.morganstanley.com/online.*

CAUTION

***** WARNING - CORRECTED TAX FORMS POSSIBLE *****
The Forms 1099 included in your Morgan Stanley Consolidated Tax Statement were prepared based upon information provided by the issuer of each security. The issuer may change the tax status of a distribution reported to you subsequent to the issuance of this Consolidated Tax Statement. In that case, we are required to send you one or more corrections. For more information on this topic, refer to the Tax Messages section of this statement.

What's included in this packet:

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Morgan Stanley

1099 Consolidated Tax Statement
Tax Year 2015 Copy B For Recipient

VICKI C SIMON
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

Morgan Stanley Smith Barney Holdings LLC
1 New York Plaza
12th Floor
New York, NY 10004
Identification Number: 26-4310632

Taxpayer ID Number: XXX-XX-5882
Account Number: 052 080207 222

Customer Service: 866-324-6088

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

IRS BOX	2015 FORM 1099-DIV - DIVIDENDS AND DISTRIBUTIONS OMB NO. 1545-0110	
1a.	TOTAL ORDINARY DIVIDENDS	$10,244.06
1b.	QUALIFIED DIVIDENDS	$0.00
2a.	TOTAL CAPITAL GAIN DISTRIBUTIONS	$64.90
2b.	UNRECAP. SEC. 1250 GAIN	$0.00
2d.	COLLECTIBLES (28%) GAIN	$0.00
3.	NON-DIVIDEND DISTRIBUTIONS	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
5.	INVESTMENT EXPENSES	$0.00
6.	FOREIGN TAX PAID	$73.10
8.	CASH LIQUIDATION DISTRIBUTIONS	$0.00
9.	NON-CASH LIQUIDATION DISTRIBUTIONS	$0.00
10.	EXEMPT-INTEREST DIVIDENDS	$9,489.79
11.	SPECIFIED PRIVATE ACTIVITY BOND INTEREST DIVIDENDS	$722.26

IRS BOX	2015 FORM 1099-INT - INTEREST INCOME OMB NO. 1545-0112	
1.	INTEREST INCOME	$0.47
2.	EARLY WITHDRAWAL PENALTY	$0.00
3.	INTEREST ON U.S. SAVINGS BONDS AND TREAS. OBLIGATIONS	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
5.	INVESTMENT EXPENSES	$0.00
6.	FOREIGN TAX PAID	$0.00
8.	TAX-EXEMPT INTEREST	$0.00
9.	SPECIFIED PRIVATE ACTIVITY BOND INTEREST	$0.00
10.	MARKET DISCOUNT	$0.00
11.	BOND PREMIUM	$0.00
13.	BOND PREMIUM ON TAX-EXEMPT BOND	$0.00
14.	TAX-EXEMPT AND TAX CREDIT BOND CUSIP NO.	

IRS BOX	2015 FORM 1099-MISC - MISCELLANEOUS INCOME OMB NO. 1545-0115	
1.	RENTS	$0.00
2.	ROYALTIES	$0.00
3.	OTHER INCOME	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
8.	SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST	$0.00

IRS BOX	2015 FORM 1099-OID - ORIGINAL ISSUE DISCOUNT OMB NO. 1545-0117	
1.	ORIGINAL ISSUE DISCOUNT FOR 2015	$0.00*
2.	OTHER PERIODIC INTEREST	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
5.	MARKET DISCOUNT	$0.00
6.	ACQUISITION PREMIUM	$0.00
8.	OID ON U.S. TREASURY OBLIGATIONS	$0.00*
9.	INVESTMENT EXPENSES	$0.00

*This may not be the correct figure to report on your income tax return.
See instructions on the back.

IRS BOX	2015 FORM 1099-B - PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS OMB NO. 1545-0715	
1d.	PROCEEDS	$10,000.00
	COVERED SECURITIES	$10,000.00
	NONCOVERED SECURITIES	$0.00
1e.	COST OR OTHER BASIS OF COVERED SECURITIES	$9,869.25
1g.	ADJUSTMENTS	$10.25
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (TIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

Account Number. May show an account or other unique number the payer assigned to distinguish your account.

Form 1099-DIV (OMB No. 1545-0110)

Box 1a. Shows total ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also, report it on Schedule B (1040A or 1040), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 9b, Form 1040 or 1040A.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company or real estate investment trust. Report the amounts shown in box 2a on Schedule D (Form 1040), line 13. But, if no amount is shown in boxes 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than Schedule D. See the Form 1040/1040A instructions.

Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Schedule D instructions (Form 1040).

Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

Box 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the instructions for Schedule D (Form 1040).

Box 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550, Investment Income and Expenses.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your taxpayer identification number to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040, you may deduct these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1a.

Box 6. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.

Box 7. This box should be left blank if a regulated investment company reported the foreign tax shown in box 6.

Boxes 8 and 9. Shows cash and noncash liquidation distributions.

Box 10. Shows exempt-interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Include this amount on line 8b of Form 1040 or 1040A as tax-exempt interest. This amount may be subject to backup withholding. See box 4.

Box 11. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 10. See the Instructions for Form 6251.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2015 General Instructions for Certain Information Returns.

Form 1099-INT (OMB No. 1545-0112)

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer may report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2015 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912, Credit to Holders of Tax Credit Bonds. See the instructions above for a covered security acquired at a premium.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted taxable gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See box 4. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040 or 1040A. Market discount on a tax-exempt security is includible in taxable income as interest income.

Box 11. For a taxable covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1 (n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a taxable covered security acquired at a premium, the payer has reported a net amount of interest in box 1 or 3, whichever is applicable. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2 (a)(4).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in this box is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Form 1099-OID (OMB No. 1545-0117)

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID is taxable as interest over the life of the obligation. If you are the holder of an OID obligation, generally you must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550, Investment Income and Expenses, for more information.

If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient." File Form(s) 1099-OID with Form 1096, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired with acquisition premium, your payer may report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

Box 1. Shows the OID on the obligation for the part of the year you owned it. Report the amount in box 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212, Guide to Original Issue Discount (OID) Instruments, for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.

Box 2. Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Pub. 550 for reporting instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. For a taxable covered security acquired with OID, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040 or 1040A.

Box 6. For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Form 1040 (Schedule B) and you must not make an adjustment to this amount for acquisition premium on Form 1040 (Schedule B).

Box 7. Shows the identification (CUSIP) number or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).

Box 8. Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return, and see Pub. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in box 1. See the instructions above for a covered security acquired with acquisition premium.

Box 9. Any amount shown is your share of investment expenses of a single class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 2.

Form 1099-B (OMB No. 1545-0715)

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.

Box 1a. Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

Box 1c. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.

Box 1d. Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the instructions for Schedule D.

Box 1e. Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a non-compensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a non-compensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D, or Pub. 550 for details.

Box 1f. Shows W for wash sale, C for collectibles, or D for market discount.

Box 1g. Shows the amount of nondeductible loss in a wash sale transaction or the amount of accrued market discount. When the sale of a debt instrument is a wash sale and has accrued market discount, code "W" will be in box 1f and the amount of the wash sale loss disallowed will be in box 1g. For details on wash sales and market discount, see Schedule D (Form 1040) instructions and Pub. 550.

Box 3. If checked, the basis in box 1e has been reported to the IRS and one of the check boxes in box 2 must be checked. If box 3 is checked on Form(s) 1099-B and NO adjustment is required, see instructions for your Schedule D as you may be able to report your transaction directly on Schedule D.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. If checked, the securities sold were noncovered securities and boxes 1b, 1e, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

Box 6. If the exercise of a non-compensatory option resulted in a sale of a security, indicates whether the amount in box 1d was adjusted for premium.

Box 7. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D instructions. The broker should advise you of any losses on a separate statement.

Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11):

Box 8. Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2015.

Box 9. Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2014.

Box 10. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2015. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts–12/31/2015 in 2016.

Box 11. Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2015 Form 6781.

1099-MISC (OMB No. 1545-0115)

Box 1. Report rents from real estate on Schedule E (Form 1040). However, report rents on Schedule C (Form 1040) if you provided significant services to the tenant, sold real estate as a business, or rented personal property as a business.

Box 2. Report royalties from oil, gas, or mineral properties, copyright, and patents on Schedule E (Form 1040). However, report payments for a working interest as explained in the box 7 instructions. For royalties on timber, coal, and iron ore, see Pub. 544.

Box 3. Generally, report this amount on the "Other income" line of Form 1040 (or Form 1040NR) and identify the payment. The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income. See Pub.525. If it is trade or business income, report this amount on Schedule C or F (Form 1040).

Box 4. Shows backup withholding or withholding on Indian gaming profits. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.

Box 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other income" line of Form 1040 (or Form 1040NR).

Security Mark at Right

1099-DIV DIVIDENDS & DISTRIBUTIONS

Total Ordinary Dividends

DESCRIPTION	CUSIP	PAY DATE	ORDINARY DIVIDENDS	QUALIFIED DIVIDENDS	FEDERAL INCOME TAX WITHHELD	FOREIGN TAX PAID	COUNTRY
DOUBLELINE TOTAL RETURN I	258620103	01/30/15	$590.60	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	02/27/15	$534.91	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	03/31/15	$634.65	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	04/30/15	$612.44	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	05/29/15	$642.62	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	06/30/15	$629.09	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	07/31/15	$656.80	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	08/31/15	$605.79	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	09/30/15	$613.00	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	10/30/15	$611.00	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	11/30/15	$575.23	$0.00	$0.00	$0.00	
DOUBLELINE TOTAL RETURN I	258620103	12/31/15	$640.11	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	01/30/15	$3.20	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	02/27/15	$3.94	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	03/31/15	$3.73	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	04/30/15	$3.84	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	05/29/15	$3.82	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	06/30/15	$3.92	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	07/31/15	$3.97	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	08/31/15	$3.89	$0.00	$0.00	$0.00	
LORD ABBETT INTERM TX FR F	543912794	09/30/15	$3.90	$0.00	$0.00	$0.00	
NUVEEN INT DUR MUNI BOND I	67065Q400	12/07/15	$3.89	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	01/15/15	$230.07	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	02/17/15	$228.57	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	03/16/15	$230.58	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	04/15/15	$231.19	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	05/15/15	$231.80	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	06/15/15	$231.69	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	07/15/15	$233.02	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	08/17/15	$306.74	$0.00	$0.00	$73.10	VARIOUS
TEMPLETON GLOBAL BD FD ADV	880208400	09/15/15	$232.14	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	10/15/15	$234.23	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	11/16/15	$234.16	$0.00	$0.00	$0.00	
TEMPLETON GLOBAL BD FD ADV	880208400	12/15/15	$235.53	$0.00	$0.00	$0.00	
Total Ordinary Dividends 1099-DIV box 1a			**$10,244.06**				
Total Qualified Dividends 1099-DIV box 1b				**$0.00**			
Total Foreign Tax Paid 1099-DIV box 6						**$73.10**	

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1099-DIV DIVIDENDS & DISTRIBUTIONS (continued)

Capital Gain Distributions

DESCRIPTION	CUSIP	PAY DATE	CAPITAL GAIN DISTRIBUTIONS	UNRECAPTURED 1250 GAIN	FEDERAL INCOME TAX WITHHELD	COLLECTIBLE 28% GAIN
LORD ABBETT INTERM TX FR F	543912794	12/22/15	$64.90	$0.00	$0.00	$0.00
Total Capital Gain Distributions 1099-DIV box 2a			**$64.90**			
Total Unrecaptured 1250 Gain 1099-DIV box 2b				**$0.00**		
Total Collectible 28% Gain 1099-DIV box 2d						**$0.00**

Tax-Exempt Interest Dividends

DESCRIPTION	CUSIP	PAY DATE	EXEMPT INTEREST DIVIDENDS	SPECIFIED PRIVATE ACTIVITY BOND INTEREST DIVIDENDS	FEDERAL INCOME TAX WITHHELD
INVESCO INTERM TERM MUNI Y	001419563	01/30/15	$269.34	$35.02	$0.00
INVESCO INTERM TERM MUNI Y	001419563	02/27/15	$320.59	$41.68	$0.00
INVESCO INTERM TERM MUNI Y	001419563	03/31/15	$321.47	$41.79	$0.00
INVESCO INTERM TERM MUNI Y	001419563	04/30/15	$322.20	$41.89	$0.00
INVESCO INTERM TERM MUNI Y	001419563	05/29/15	$300.70	$39.09	$0.00
INVESCO INTERM TERM MUNI Y	001419563	06/30/15	$301.50	$39.20	$0.00
INVESCO INTERM TERM MUNI Y	001419563	07/31/15	$302.25	$39.30	$0.00
INVESCO INTERM TERM MUNI Y	001419563	08/31/15	$278.07	$36.15	$0.00
INVESCO INTERM TERM MUNI Y	001419563	09/30/15	$278.70	$36.23	$0.00
INVESCO INTERM TERM MUNI Y	001419563	10/30/15	$279.31	$36.31	$0.00
INVESCO INTERM TERM MUNI Y	001419563	11/30/15	$280.19	$36.43	$0.00
INVESCO INTERM TERM MUNI Y	001419563	12/31/15	$280.85	$36.51	$0.00
LORD ABBETT INTERM TX FR F	543912794	01/30/15	$171.83	$13.85	$0.00
LORD ABBETT INTERM TX FR F	543912794	02/27/15	$211.20	$17.02	$0.00
LORD ABBETT INTERM TX FR F	543912794	03/31/15	$200.03	$16.12	$0.00
LORD ABBETT INTERM TX FR F	543912794	04/30/15	$205.74	$16.58	$0.00
LORD ABBETT INTERM TX FR F	543912794	05/29/15	$204.79	$16.51	$0.00
LORD ABBETT INTERM TX FR F	543912794	06/30/15	$210.87	$17.00	$0.00
LORD ABBETT INTERM TX FR F	543912794	07/31/15	$213.01	$17.17	$0.00
LORD ABBETT INTERM TX FR F	543912794	08/31/15	$208.11	$16.77	$0.00
LORD ABBETT INTERM TX FR F	543912794	09/30/15	$209.74	$16.91	$0.00
LORD ABBETT INTERM TX FR F	543912794	10/30/15	$211.06	$17.01	$0.00
LORD ABBETT INTERM TX FR F	543912794	11/30/15	$216.04	$17.41	$0.00
LORD ABBETT INTERM TX FR F	543912794	12/31/15	$210.17	$16.94	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	01/30/15	$244.28	$4.45	$0.00

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1099-DIV DIVIDENDS & DISTRIBUTIONS (continued)

Tax-Exempt Interest Dividends (continued)

DESCRIPTION	CUSIP	PAY DATE	EXEMPT INTEREST DIVIDENDS	SPECIFIED PRIVATE ACTIVITY BOND INTEREST DIVIDENDS	FEDERAL INCOME TAX WITHHELD
NUVEEN INT DUR MUNI BOND I	67065Q400	02/27/15	$290.64	$5.29	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	03/31/15	$291.40	$5.30	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	04/30/15	$292.16	$5.32	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	05/29/15	$292.90	$5.33	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	06/30/15	$293.66	$5.34	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	07/31/15	$294.24	$5.36	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	08/31/15	$295.08	$5.37	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	09/30/15	$295.80	$5.38	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	10/30/15	$296.62	$5.40	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	11/30/15	$297.30	$5.41	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	12/31/15	$297.95	$5.42	$0.00
Total Tax-Exempt Interest Dividends 1099-DIV box 10			**$9,489.79**		
Total Specified Private Activity Bond Interest Dividends 1099-DIV box 11				**$722.26**	
Total Federal Income Tax Withheld 1099-DIV box 4					**$0.00**

Foreign Source Income Percentage for Mutual Funds and UITs

DESCRIPTION	CUSIP	FOREIGN SOURCE INCOME	FOREIGN SOURCE INCOME ADJUSTED FOR FOREIGN QDI	QUALIFIED FOREIGN SOURCE INCOME
TEMPLETON GLOBAL BD FD ADV	880208400	100.00%	0.00%	0.00%

All percentages are derived against the amount in 1099-DIV box 1a - Total Ordinary Dividends for each security. The corresponding dollar amounts are displayed in the Summary of Foreign Investments supplemental section, summarized in the line with the country name of "Various".

1099-INT INTEREST INCOME

Interest Income

DESCRIPTION	CUSIP	PAY DATE	AMOUNT	FEDERAL INCOME TAX WITHHELD
MORGAN STANLEY BANK N.A.	061870903	01/30/15	$0.10	$0.00
MORGAN STANLEY BANK N.A.	061870903	02/27/15	$0.07	$0.00

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1099-INT INTEREST INCOME (continued)

Interest Income (continued)

DESCRIPTION	CUSIP	PAY DATE	AMOUNT	FEDERAL INCOME TAX WITHHELD
MORGAN STANLEY BANK N.A.	061870903	03/31/15	$0.07	$0.00
MORGAN STANLEY BANK N.A.	061870903	04/30/15	$0.05	$0.00
MORGAN STANLEY BANK N.A.	061870903	05/29/15	$0.03	$0.00
MORGAN STANLEY BANK N.A.	061870903	06/30/15	$0.05	$0.00
MORGAN STANLEY BANK N.A.	061870903	07/31/15	$0.03	$0.00
MORGAN STANLEY BANK N.A.	061870903	08/31/15	$0.03	$0.00
MORGAN STANLEY BANK N.A.	061870903	09/30/15	$0.02	$0.00
MORGAN STANLEY BANK N.A.	061870903	10/30/15	$0.02	$0.00
Total Interest Income 1099-INT box 1			**$0.47**	
Total Federal Income Tax Withheld 1099-INT box 4				**$0.00**

The amount of tax-exempt interest paid to you in 2015 must be reported on the applicable Form 1040, U.S. Individual Income Tax Return, for 2015. The amount of tax-exempt AMT interest paid to you in 2015 must be taken into account in computing the Alternative Minimum Tax reported on Form 1040 for 2015.

Morgan Stanley

1099 Consolidated Tax Statement
Tax Year 2015   Copy B For Recipient

VICKI C SIMON
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

Morgan Stanley Smith Barney Holdings LLC
1 New York Plaza
12th Floor
New York, NY 10004
Identification Number: 26-4310632

Taxpayer ID Number: XXX-XX-5882
Account Number: 052 080207 222

Customer Service: 866-324-6088

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

1099-B PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS   OMB NO. 1545-0715

Gross Proceeds less commissions and option premiums on stocks, bonds, etc.
Consider the Net Proceeds box checked in IRS box 6 (Reported to IRS) for all option transactions

Long Term - Covered Securities
(Consider Box 3 (Basis Reported to IRS) as being checked for this section. These transactions should be reported on Form 8949 Part II with box D checked.)

DESCRIPTION (Box 1a)	QUANTITY	DATE ACQUIRED (Box 1b)	DATE SOLD (Box 1c)	PROCEEDS (Box 1d)	COST OR OTHER BASIS (Box 1e)	ADJUSTMENTS/CODE (Box 1g)/(Box 1f)	GAIN/(LOSS) AMOUNT	FEDERAL INCOME TAX WITHHELD (Box 4)
DOUBLELINE TOTAL RETURN I	CUSIP: 258620103	Symbol: DBLTX						
	275.294	06/27/13	01/07/15	$3,042.00	$3,044.75	$0.00	($2.75)	$0.00
INVESCO INTERM TERM MUNI Y	CUSIP: 001419563	Symbol: VKLIX						
	178.844	06/27/13	01/07/15	$2,012.00	$1,935.09	$0.00	$76.91	$0.00
LORD ABBETT INTERM TX FR F	CUSIP: 543912794	Symbol: LISFX						
	136.929	06/27/13	01/07/15	$1,498.00	$1,448.71	$0.00	$49.29	$0.00
NUVEEN INT DUR MUNI BOND I	CUSIP: 67065Q400	Symbol: NUVBX						
	213.062	06/27/13	01/07/15	$1,990.00	$1,917.56	$0.00	$72.44	$0.00
TEMPLETON GLOBAL BD FD ADV	CUSIP: 880208400	Symbol: TGBAX						
	2.634	06/27/13	01/07/15	$32.43	$33.87	$0.00	($1.44)	$0.00
	18.614	06/27/13	01/07/15	$229.13	$239.38	$10.25 W	($10.25)	$0.00
	97.192	06/27/13	01/07/15	$1,196.44	$1,249.89	$0.00	($53.45)	$0.00
Security Subtotal	**118.440**			**$1,458.00**	**$1,523.14**	**$10.25**	**($65.14)**	**$0.00**
Total Long Term Covered Securities				**$10,000.00**	**$9,869.25**	**$10.25**	**$130.75**	**$0.00**

Form 1099-B Total Reportable Amounts
- Does not include cost basis or adjustment amounts for noncovered securities

Total IRS Reportable Proceeds (Box 1d)	**$10,000.00**			
Total IRS Reportable Cost or Other Basis for Covered Securities (Box 1e)		**$9,869.25**		
Total IRS Reportable Adjustments (Box 1g)			**$10.25**	
Total Fed Tax Withheld (Box 4)				**$0.00**

IMPORTANT TAX INFORMATION -- PLEASE RETAIN FOR YOUR RECORDS

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SUPPLEMENTAL FOREIGN SECURITY TAX INFORMATION

Domestic and Foreign Dividend Income Breakdown

This section displays a summary of your foreign and domestic dividends and the amount of each that are Qualified Dividends. This information is reported at the summary level in Form 1099-DIV in this Consolidated Tax Statement.

DIVIDEND TYPE	ORDINARY DIVIDENDS	QUALIFIED DIVIDENDS
Domestic Dividends	$7,384.34	$0.00
Foreign Dividends	$2,859.72	$0.00
Total Dividends	**$10,244.06**	**$0.00**

Summary of Foreign Investments

This section displays a summary of your foreign dividends and interest received, and the amount of foreign tax paid to each jurisdiction. This section may be useful when completing IRS Form 1116 (Foreign Tax Credit), if applicable. The dividend and interest transactions from which these amounts are derived are displayed in the 1099-DIV and 1099-INT detail sections of this Consolidated Tax Statement.

COUNTRY	FOREIGN DIVIDENDS	FOREIGN INTEREST	TOTAL FOREIGN INCOME	FOREIGN TAX PAID ON DIVIDENDS	FOREIGN TAX PAID ON INTEREST	TOTAL FOREIGN TAX PAID
VARIOUS	$2,859.72	$0.00	$2,859.72	$73.10	$0.00	$73.10
Total Amounts	**$2,859.72**	**$0.00**	**$2,859.72**	**$73.10**	**$0.00**	**$73.10**

MUTUAL FUND AND UIT STATE & FEDERAL TAX INFORMATION - INCOME SOURCE BREAKDOWN

DESCRIPTION	DOUBLELINE	INVESCO	LORD ABBETT	NUVEEN INT
SYMBOL	DBLTX	VKLIX	LISFX	NUVBX
CUSIP	258620103	001419563	543912794	67065Q400
Alabama	0.00%	0.54%	0.57%	0.60%
Alaska	0.00%	0.65%	0.38%	0.26%
Arizona	0.00%	3.69%	3.16%	3.73%
Arkansas	0.00%	0.14%	0.11%	1.27%
California	0.00%	11.23%	15.86%	8.38%
Colorado	0.00%	1.14%	1.58%	2.93%
Connecticut	0.00%	0.20%	0.05%	0.13%
Delaware	0.00%	0.07%	0.00%	0.14%
District of Columbia	0.00%	0.91%	0.23%	0.93%
Florida	0.00%	5.14%	5.92%	6.02%
Georgia	0.00%	0.73%	2.07%	1.39%
Hawaii	0.00%	0.87%	0.91%	0.83%
Idaho	0.00%	0.10%	0.05%	0.29%
Illinois	0.00%	11.32%	4.71%	10.02%
Indiana	0.00%	4.42%	1.31%	2.66%
Iowa	0.00%	1.82%	0.99%	1.75%
Kansas	0.00%	0.89%	0.19%	1.40%
Kentucky	0.00%	0.86%	0.61%	1.62%
Louisana	0.00%	2.57%	1.81%	2.06%
Maine	0.00%	0.00%	0.36%	0.24%
Maryland	0.00%	1.88%	1.65%	0.49%
Massachusetts	0.00%	0.47%	1.17%	2.15%
Michigan	0.00%	4.55%	3.05%	2.90%
Minnesota	0.00%	0.47%	1.52%	0.88%
Mississippi	0.00%	0.16%	0.07%	0.56%
Missouri	0.00%	2.57%	0.50%	1.79%
Montana	0.00%	0.00%	0.00%	0.16%
Nebraska	0.00%	0.95%	0.27%	0.83%
Nevada	0.00%	1.48%	0.66%	2.51%
New Hampshire	0.00%	0.33%	0.15%	0.43%

DESCRIPTION	DOUBLELINE	INVESCO	LORD ABBETT	NUVEEN INT
SYMBOL	DBLTX	VKLIX	LISFX	NUVBX
CUSIP	258620103	001419563	543912794	67065Q400
New Jersey	0.00%	4.60%	7.49%	5.12%
New Mexico	0.00%	1.28%	0.61%	0.18%
New York	0.00%	1.97%	9.05%	4.98%
North Carolina	0.00%	1.31%	0.54%	0.77%
North Dakota	0.00%	0.21%	0.00%	0.39%
Ohio	0.00%	2.85%	4.56%	3.94%
Oklahoma	0.00%	0.17%	0.15%	0.55%
Oregon	0.00%	0.43%	0.20%	0.78%
Pennsylvania	0.00%	3.71%	4.16%	3.22%
Rhode Island	0.00%	0.55%	0.31%	0.17%
South Carolina	0.00%	1.96%	0.74%	1.35%
South Dakota	0.00%	0.12%	0.07%	0.31%
Tennessee	0.00%	1.02%	0.87%	1.65%
Texas	0.00%	11.73%	9.50%	10.25%
Utah	0.00%	0.42%	0.40%	0.69%
Vermont	0.00%	0.00%	0.00%	0.00%
Virginia	0.00%	1.02%	1.15%	0.07%
Washington	0.00%	2.55%	1.86%	1.65%
West Virginia	0.00%	0.34%	0.07%	0.07%
Wisconsin	0.00%	1.43%	0.76%	3.85%
Wyoming	0.00%	0.16%	0.00%	0.16%
U.S. Territories				
American Samoa	0.00%	0.00%	0.00%	0.00%
Guam	0.00%	1.15%	0.32%	0.14%
Northern Mariana Islands	0.00%	0.00%	0.00%	0.00%
Puerto Rico	0.00%	0.00%	6.95%	0.14%
U.S. Virgin Islands	0.00%	0.87%	0.33%	0.22%
US Federal Source Income	2.37%	0.00%	0.00%	0.00%

The table above shows the percentages of each fund's income that was earned from sources within each state, U.S. territory or U.S. Federal obligation. Depending on the state and local tax laws that apply where you file your tax return, you may also be able to reduce the taxable income from the fund on your state tax return(s). Any income earned from U.S. federal obligations or obligations issued by U.S. territories is generally exempt for state purposes. However, California, Connecticut, New Jersey and New York have income source threshold limits that must be met for income from a fund to be considered state tax exempt. Please consult your tax advisor to determine the portion of the fund's income that is exempt in your state.

FEES AND EXPENSES

Fees

DATE	ACTIVITY	DESCRIPTION	AMOUNT
01/07/15	Charge	4TH QTR ADVIS052062430	$(1,055.00)
01/07/15	Charge	1ST QTR ADVIS052062430	$(1,035.08)
01/07/15	Charge	2ND QTR ADVIS052062430	$(1,069.50)
01/07/15	Charge	3RD QTR ADVIS052062430	$(1,104.15)
01/07/15	Charge	4TH QTR ADVIS052062430	$(1,113.73)
01/07/15	Charge	ADVISORY FEE 052062430	$(85.27)
01/07/15	Charge Adjustment	DEPOSIT/WITHD052062430	$24.36
01/12/15	Charge	ADVISORY INCEPTION FEE	$(1,042.85)
04/15/15	Charge	2ND QTR ADVISORY FEE	$(1,118.97)
07/15/15	Charge	3RD QTR ADVISORY FEE	$(1,120.89)
10/14/15	Charge	4TH QTR ADVISORY FEE	$(1,123.80)
Total Fees			**$(9,844.88)**

Consult your tax advisor for the tax deductibility of these fees.

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PERTINENT TAX MESSAGES

*** WARNING - CORRECTED TAX FORMS POSSIBLE ***

Morgan Stanley is not always in receipt of the necessary information to provide you with a final Consolidated Tax Statement by the time it is issued. Some mutual funds, real estate investment trusts (REITs) and unit investment trusts (UITs) may revise their tax information after we have sent the Consolidated Tax Statement to you. For example, a mutual fund may reclassify a qualified dividend as nonqualified or a REIT may reclassify a dividend as return of capital. We are required to send you a corrected Consolidated Tax Statement if an issuer revises its tax information after we have already issued the original version. This occurs broadly across the financial services industry and is not specific to Morgan Stanley.

For written options that are closed, IRS cost basis regulations require brokers to report a cost basis of $0.00 and gross proceeds equal to the premium received by the customer minus any settlement payments, commissions, and other costs of closing out or settling the position.

We recommend that you keep the entire Consolidated Tax Statement in your files for as long as you retain your tax records. This statement contains important tax information in addition to the 1099 information reported on page 3.

For your protection, Morgan Stanley cannot provide account information to anyone other than the account owner. If you would like us to share information with your tax advisor, contact your Financial Advisor to set up the tax advisor as an authorized party. For your tax advisor to receive information by phone, you must be on the line with him/her.

Form 5498 Information

If you have an Individual Retirement Account (IRA) with Morgan Stanley, your Form 5498 will be sent to you separately by May 31, 2016. The Form 5498 confirms all IRA contributions made through the tax filing deadline (usually April 15th) for the prior tax year. This form also displays incoming rollovers, Roth conversions and recharacterizations. It is not necessary to attach Form 5498 to your tax return.

Please note that Morgan Stanley is not a tax advisor. Please consult your tax advisor for the appropriate treatment of this information. Questions concerning the translation of tax form information onto an individual tax return should be referred to a tax professional.

Morgan Stanley

1099 Consolidated Tax Statement
Tax Year 2015 - ORIGINAL

Date Issued
February 08, 2016

Account Number
052 062430 222

Your Financial Advisor
The Apollo Group
1290 AVE OF AMERICAS, 13TH FL
NEW YORK, NY 10104
212-492-6335

Account Owner
JOHN M SIMON &
VICKI C SIMON JT TEN
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

Customer Service: 866-324-6088

This Morgan Stanley 1099 Consolidated Tax Statement for 2015 provides your official tax information for use when preparing your tax return. It is important to note that the income information that was reported on your December account statement will not have included certain adjustments occurring after year-end that are reflected on your 1099 and that are necessary for tax reporting purposes. The Account Number reflected on your 1099 Forms is reflected as of December 31, 2015. If your Account Number subsequently changes after December 31, 2015, your new Account Number is reflected on your next scheduled statement once the Account Number change becomes effective.

The following tax forms are not included in this statement and are sent individually in separate mailings, if required: 1099-Q, 1042-S, 2439, 5498, 5498-ESA, REMIC, Schedule K-1 and Puerto Rico 480.6A, B, C & D.

Morgan Stanley is pleased to provide you with the ability to download your tax information into the following individual tax preparation software applications: **TurboTax®, H&R Block Tax Software®, Lacerte® and ProSystem *fx*®**. You also have the ability to download Realized Gain/Loss transactions into Microsoft Excel® from Morgan Stanley Online. *You must be registered with Morgan Stanley Online to take advantage of these features. To enroll in Morgan Stanley Online, visit www.morganstanley.com/online.*

TurboTax® and Lacerte® are registered trademarks of Intuit, Inc. H&R Block Tax Software® is a registered trademark of H&R Block, Inc. ProSystem *fx*® is a trademark of CCH, Inc.

CAUTION

***** WARNING - CORRECTED TAX FORMS POSSIBLE *****
The Forms 1099 included in your Morgan Stanley Consolidated Tax Statement were prepared based upon information provided by the issuer of each security. The issuer may change the tax status of a distribution reported to you subsequent to the issuance of this Consolidated Tax Statement. In that case, we are required to send you one or more corrections. For more information on this topic, refer to the Tax Messages section of this statement.

What's included in this packet:

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Morgan Stanley

1099 Consolidated Tax Statement
Tax Year 2015 Copy B For Recipient

JOHN M SIMON &
VICKI C SIMON JT TEN
534 WEST 42ND STREET #8
NEW YORK NY 10036-6221

Morgan Stanley Smith Barney Holdings LLC
1 New York Plaza
12th Floor
New York, NY 10004
Identification Number: 26-4310632

Taxpayer ID Number: XXX-XX-5808
Account Number: 052 062430 222

Customer Service: 866-324-6088

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

IRS BOX	2015 FORM 1099-DIV - DIVIDENDS AND DISTRIBUTIONS OMB NO. 1545-0110	
1a.	TOTAL ORDINARY DIVIDENDS	$0.62
1b.	QUALIFIED DIVIDENDS	$0.00
2a.	TOTAL CAPITAL GAIN DISTRIBUTIONS	$0.00
2b.	UNRECAP. SEC. 1250 GAIN	$0.00
2d.	COLLECTIBLES (28%) GAIN	$0.00
3.	NON-DIVIDEND DISTRIBUTIONS	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
5.	INVESTMENT EXPENSES	$0.00
6.	FOREIGN TAX PAID	$0.00
8.	CASH LIQUIDATION DISTRIBUTIONS	$0.00
9.	NON-CASH LIQUIDATION DISTRIBUTIONS	$0.00
10.	EXEMPT-INTEREST DIVIDENDS	$133.29
11.	SPECIFIED PRIVATE ACTIVITY BOND INTEREST DIVIDENDS	$10.37

IRS BOX	2015 FORM 1099-INT - INTEREST INCOME OMB NO. 1545-0112	
1.	INTEREST INCOME	$0.00
2.	EARLY WITHDRAWAL PENALTY	$0.00
3.	INTEREST ON U.S. SAVINGS BONDS AND TREAS. OBLIGATIONS	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
5.	INVESTMENT EXPENSES	$0.00
6.	FOREIGN TAX PAID	$0.00
8.	TAX-EXEMPT INTEREST	$0.00
9.	SPECIFIED PRIVATE ACTIVITY BOND INTEREST	$0.00
10.	MARKET DISCOUNT	$0.00
11.	BOND PREMIUM	$0.00
13.	BOND PREMIUM ON TAX-EXEMPT BOND	$0.00
14.	TAX-EXEMPT AND TAX CREDIT BOND CUSIP NO.	

IRS BOX	2015 FORM 1099-MISC - MISCELLANEOUS INCOME OMB NO. 1545-0115	
1.	RENTS	$0.00
2.	ROYALTIES	$0.00
3.	OTHER INCOME	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
8.	SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST	$0.00

IRS BOX	2015 FORM 1099-OID - ORIGINAL ISSUE DISCOUNT OMB NO. 1545-0117	
1.	ORIGINAL ISSUE DISCOUNT FOR 2015	$0.00*
2.	OTHER PERIODIC INTEREST	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**
5.	MARKET DISCOUNT	$0.00
6.	ACQUISITION PREMIUM	$0.00
8.	OID ON U.S. TREASURY OBLIGATIONS	$0.00*
9.	INVESTMENT EXPENSES	$0.00

*This may not be the correct figure to report on your income tax return.
See instructions on the back.

IRS BOX	2015 FORM 1099-B - PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS OMB NO. 1545-0715	
1d.	PROCEEDS	$0.00
	COVERED SECURITIES	$0.00
	NONCOVERED SECURITIES	$0.00
1e.	COST OR OTHER BASIS OF COVERED SECURITIES	$0.00
1g.	ADJUSTMENTS	$0.00
4.	**FEDERAL INCOME TAX WITHHELD**	**$0.00**

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (TIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

Account Number. May show an account or other unique number the payer assigned to distinguish your account.

Form 1099-DIV (OMB No. 1545-0110)
Box 1a. Shows total ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also, report it on Schedule B (1040A or 1040), if required.
Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 9b, Form 1040 or 1040A.
The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.
Box 2a. Shows total capital gain distributions from a regulated investment company or real estate investment trust. Report the amounts shown in box 2a on Schedule D (Form 1040), line 13. But, if no amount is shown in boxes 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than Schedule D. See the Form 1040/1040A instructions.
Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Schedule D instructions (Form 1040).
Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.
Box 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the instructions for Schedule D (Form 1040).
Box 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550, Investment Income and Expenses.
Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your taxpayer identification number to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.
Box 5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040, you may deduct these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1a.
Box 6. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.
Box 7. This box should be left blank if a regulated investment company reported the foreign tax shown in box 6.
Boxes 8 and 9. Shows cash and noncash liquidation distributions.
Box 10. Shows exempt-interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Include this amount on line 8b of Form 1040 or 1040A as tax-exempt interest. This amount may be subject to backup withholding. See box 4.
Box 11. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 10. See the Instructions for Form 6251.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2015 General Instructions for Certain Information Returns.

Form 1099-INT (OMB No. 1545-0112)
The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer may report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2015 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912, Credit to Holders of Tax Credit Bonds. See the instructions above for a covered security acquired at a premium.
Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted taxable gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.
Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.
Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.
Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1.
Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040, See your Form 1040 instructions.
Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See box 4. See the instructions above for a tax-exempt covered security acquired at a premium.
Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.
Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040 or 1040A. Market discount on a tax-exempt security is includible in taxable income as interest income.
Box 11. For a taxable covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1 (n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a taxable covered security acquired at a premium, the payer has reported a net amount of interest in box 1 or 3, whichever is applicable. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2 (a)(4).
Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in this box is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).
Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).
Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Form 1099-OID (OMB No, 1545-0117)
Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID is taxable as interest over the life of the obligation. If you are the holder of an OID obligation, generally you must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550, Investment Income and Expenses, for more information.
If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient." File Form(s) 1099-OID with Form 1096, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.
The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired with acquisition premium, your payer may report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.
Box 1. Shows the OID on the obligation for the part of the year you owned it. Report the amount in box 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212, Guide to Original Issue Discount (OID) Instruments, for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.
Box 2. Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Pub. 550 for reporting instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes.
Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.
Box 5. For a taxable covered security acquired with OID, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040 or 1040A.
Box 6. For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Form 1040 (Schedule B) and you must not make an adjustment to this amount for acquisition premium on Form 1040 (Schedule B).
Box 7. Shows the identification (CUSIP) number or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).
Box 8. Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return, and see Pub. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in box 1. See the instructions above for a covered security acquired with acquisition premium.
Box 9. Any amount shown is your share of investment expenses of a single class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 2.

Form 1099-B (OMB No, 1545-0715)
Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.
Box 1a. Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).
Box 1c. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.
Box 1d. Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the instructions for Schedule D.
Box 1e. Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a non-compensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a non-compensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D, or Pub. 550 for details.
Box 1f. Shows W for wash sale, C for collectibles, or D for market discount.
Box 1g. Shows the amount of nondeductible loss in a wash sale transaction or the amount of accrued market discount. When the sale of a debt instrument is a wash sale and has accrued market discount, code "W" will be in box 1f and the amount of the wash sale loss disallowed will be in box 1g. For details on wash sales and market discount, see Schedule D (Form 1040) instructions and Pub. 550.
Box 3. If checked, the basis in box 1e has been reported to the IRS and one of the check boxes in box 2 must be checked. If box 3 is checked on Form(s) 1099-B and NO adjustment is required, see instructions for your Schedule D as you may be able to report your transaction directly on Schedule D.
Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.
Box 5. If checked, the securities sold were noncovered securities and boxes 1b, 1e, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.
Box 6. If the exercise of a non-compensatory option resulted in a sale of a security, indicates whether the amount in box 1d was adjusted for premium.
Box 7. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D instructions. The broker should advise you of any losses on a separate statement.
Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11):
Box 8. Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2015.
Box 9. Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2014.
Box 10. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2015. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts–12/31/2015 in 2016.
Box 11. Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2015 Form 6781.

1099-MISC (OMB No. 1545-0115)
Box 1. Report rents from real estate on Schedule E (Form 1040). However, report rents on Schedule C (Form 1040) if you provided significant services to the tenant, sold real estate as a business, or rented personal property as a business.
Box 2. Report royalties from oil, gas, or mineral properties, copyright, and patents on Schedule E (Form 1040). However, report payments for a working interest as explained in the box 7 instructions. For royalties on timber, coal, and iron ore, see Pub. 544.
Box 3. Generally, report this amount on the "Other income" line of Form 1040 (or Form 1040NR) and identify the payment. The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income. See Pub.525. If it is trade or business income, report this amount on Schedule C, or F (Form 1040).
Box 4. Shows backup withholding or withholding on Indian gaming profits. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.
Box 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other income" line of Form 1040 (or Form 1040NR).

Security Mark at Right

1099-DIV DIVIDENDS & DISTRIBUTIONS

Total Ordinary Dividends

DESCRIPTION	CUSIP	PAY DATE	ORDINARY DIVIDENDS	QUALIFIED DIVIDENDS	FEDERAL INCOME TAX WITHHELD
LORD ABBETT INTERM TX FR F	543912794	01/30/15	$0.62	$0.00	$0.00
Total Ordinary Dividends 1099-DIV box 1a			**$0.62**		
Total Qualified Dividends 1099-DIV box 1b				**$0.00**	

Tax-Exempt Interest Dividends

DESCRIPTION	CUSIP	PAY DATE	EXEMPT INTEREST DIVIDENDS	SPECIFIED PRIVATE ACTIVITY BOND INTEREST DIVIDENDS	FEDERAL INCOME TAX WITHHELD
INVESCO INTERM TERM MUNI Y	001419563	01/30/15	$52.44	$6.82	$0.00
LORD ABBETT INTERM TX FR F	543912794	01/30/15	$33.26	$2.68	$0.00
NUVEEN INT DUR MUNI BOND I	67065Q400	01/30/15	$47.59	$0.87	$0.00
Total Tax-Exempt Interest Dividends 1099-DIV box 10			**$133.29**		
Total Specified Private Activity Bond Interest Dividends 1099-DIV box 11				**$10.37**	
Total Federal Income Tax Withheld 1099-DIV box 4					**$0.00**

MUTUAL FUND AND UIT STATE & FEDERAL TAX INFORMATION - INCOME SOURCE BREAKDOWN

DESCRIPTION	INVESCO	LORD ABBETT	NUVEEN INT
SYMBOL	VKLIX	LISFX	NUVBX
CUSIP	001419563	543912794	67065Q400
Alabama	0.54%	0.57%	0.60%
Alaska	0.65%	0.38%	0.26%
Arizona	3.69%	3.16%	3.73%
Arkansas	0.14%	0.11%	1.27%
California	11.23%	15.86%	8.38%
Colorado	1.14%	1.58%	2.93%
Connecticut	0.20%	0.05%	0.13%
Delaware	0.07%	0.00%	0.14%
District of Columbia	0.91%	0.23%	0.93%
Florida	5.14%	5.92%	6.02%
Georgia	0.73%	2.07%	1.39%
Hawaii	0.87%	0.91%	0.83%
Idaho	0.10%	0.05%	0.29%
Illinois	11.32%	4.71%	10.02%
Indiana	4.42%	1.31%	2.66%
Iowa	1.82%	0.99%	1.75%
Kansas	0.89%	0.19%	1.40%
Kentucky	0.86%	0.61%	1.62%
Louisana	2.57%	1.81%	2.06%
Maine	0.00%	0.36%	0.24%
Maryland	1.88%	1.65%	0.49%
Massachusetts	0.47%	1.17%	2.15%
Michigan	4.55%	3.05%	2.90%
Minnesota	0.47%	1.52%	0.88%
Mississippi	0.16%	0.07%	0.56%
Missouri	2.57%	0.50%	1.79%
Montana	0.00%	0.00%	0.16%
Nebraska	0.95%	0.27%	0.83%
Nevada	1.48%	0.66%	2.51%
New Hampshire	0.33%	0.15%	0.43%

DESCRIPTION	INVESCO	LORD ABBETT	NUVEEN INT
SYMBOL	VKLIX	LISFX	NUVBX
CUSIP	001419563	543912794	67065Q400
New Jersey	4.60%	7.49%	5.12%
New Mexico	1.28%	0.61%	0.18%
New York	1.97%	9.05%	4.98%
North Carolina	1.31%	0.54%	0.77%
North Dakota	0.21%	0.00%	0.39%
Ohio	2.85%	4.56%	3.94%
Oklahoma	0.17%	0.15%	0.55%
Oregon	0.43%	0.20%	0.78%
Pennsylvania	3.71%	4.16%	3.22%
Rhode Island	0.55%	0.31%	0.17%
South Carolina	1.96%	0.74%	1.35%
South Dakota	0.12%	0.07%	0.31%
Tennessee	1.02%	0.87%	1.65%
Texas	11.73%	9.50%	10.25%
Utah	0.42%	0.40%	0.69%
Vermont	0.00%	0.00%	0.00%
Virginia	1.02%	1.15%	0.07%
Washington	2.55%	1.86%	1.65%
West Virginia	0.34%	0.07%	0.07%
Wisconsin	1.43%	0.76%	3.85%
Wyoming	0.16%	0.00%	0.16%
U.S. Territories			
American Samoa	0.00%	0.00%	0.00%
Guam	1.15%	0.32%	0.14%
Northern Mariana Islands	0.00%	0.00%	0.00%
Puerto Rico	0.00%	6.95%	0.14%
U.S. Virgin Islands	0.87%	0.33%	0.22%
US Federal Source Income	0.00%	0.00%	0.00%

The table above shows the percentages of each fund's income that was earned from sources within each state, U.S. territory or U.S. Federal obligation. Depending on the state and local tax laws that apply where you file your tax return, you may also be able to reduce the taxable income from the fund on your state tax return(s). Any income earned from U.S. federal obligations or obligations issued by U.S. territories is generally exempt for state purposes. However, California, Connecticut, New Jersey and New York have income source threshold limits that must be met for income from a fund to be considered state tax exempt. Please consult your tax advisor to determine the portion of the fund's income that is exempt in your state.

FEES AND EXPENSES

Fees

DATE	ACTIVITY	DESCRIPTION	AMOUNT
01/07/15	Charge Adjustment	ADVISORY FEE REBATE	$1,113.73
01/07/15	Charge Adjustment	ADVISORY FEE REBATE	$1,104.15
01/07/15	Charge Adjustment	ADVISORY FEE REBATE	$1,069.50
01/07/15	Charge Adjustment	ADVISORY FEE REBATE	$1,035.08
01/07/15	Charge Adjustment	ADVISORY FEE REBATE	$1,055.00
Total Fees			**$5,377.46**

Consult your tax advisor for the tax deductibility of these fees.

PERTINENT TAX MESSAGES

CAUTION

*** WARNING - CORRECTED TAX FORMS POSSIBLE ***

Morgan Stanley is not always in receipt of the necessary information to provide you with a final Consolidated Tax Statement by the time it is issued. Some mutual funds, real estate investment trusts (REITs) and unit investment trusts (UITs) may revise their tax information after we have sent the Consolidated Tax Statement to you. For example, a mutual fund may reclassify a qualified dividend as nonqualified or a REIT may reclassify a dividend as return of capital. We are required to send you a corrected Consolidated Tax Statement if an issuer revises its tax information after we have already issued the original version. This occurs broadly across the financial services industry and is not specific to Morgan Stanley.

For written options that are closed, IRS cost basis regulations require brokers to report a cost basis of $0.00 and gross proceeds equal to the premium received by the customer minus any settlement payments, commissions, and other costs of closing out or settling the position.

We recommend that you keep the entire Consolidated Tax Statement in your files for as long as you retain your tax records. This statement contains important tax information in addition to the 1099 information reported on page 3.

For your protection, Morgan Stanley cannot provide account information to anyone other than the account owner. If you would like us to share information with your tax advisor, contact your Financial Advisor to set up the tax advisor as an authorized party. For your tax advisor to receive information by phone, you must be on the line with him/her.

Form 5498 Information

If you have an Individual Retirement Account (IRA) with Morgan Stanley, your Form 5498 will be sent to you separately by May 31, 2016. The Form 5498 confirms all IRA contributions made through the tax filing deadline (usually April 15th) for the prior tax year. This form also displays incoming rollovers, Roth conversions and recharacterizations. It is not necessary to attach Form 5498 to your tax return.

Please note that Morgan Stanley is not a tax advisor. Please consult your tax advisor for the appropriate treatment of this information. Questions concerning the translation of tax form information onto an individual tax return should be referred to a tax professional.