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RICHMOND RI 02892-1116

Investment Account Optimum Market Portfolios

Account Number: 2645-7758
2nd Quarter 2022 Statement

Values as of June 30, 2022



Investment Objective
Growth with Income

Your Account Executive: Michael Carano
401-632-0404
P.O. Box 10369
Cranston, RI 02910

Value on January 1, 2022

\$10,132.00

Value as of last statement 04/30/2022

\$8,699.98

Value on June 30, 2022

\$8,151.31

Account Summary

	2nd Quarter 04/01 - 06/30/2022	Year to Date 01/01 - 06/30/2022
Starting Value	\$9,415.30	\$10,132.00
Total Change in Value of Assets	(\$1,263.99)	(\$1,980.69)
Inflows	—	—
Outflows	—	—
Dividends	—	—
Interest	—	—
Capital Gains	—	—
Other Distributions	—	—
Fees / Expenses	(\$23.54)	(\$48.87)
Market Fluctuation and Non-Cash Transfers ¹	(\$1,240.45)	(\$1,931.82)
Total Ending Value (June 30, 2022)	\$8,151.31	\$8,151.31

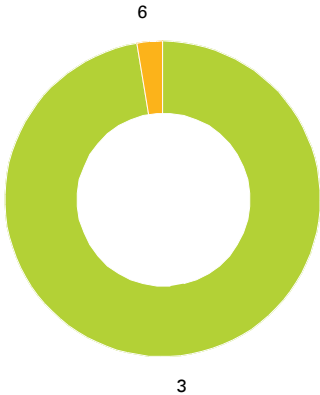
¹ Market Fluctuation and Non-Cash Transfers reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.



Gain/Loss Summary

	Realized		Unrealized
	2nd Quarter 04/01 - 06/30/2022	Year to Date 01/01 - 06/30/2022	As of 06/30/2022
Short Term Gain	—	—	—
Short Term Loss	—	—	(\$2,615.31)
Net Short Term Gain or Loss	—	—	(\$2,615.31)
Long Term Gain	—	—	—
Long Term Loss	—	—	—
Net Long Term Gain or Loss	—	—	—
Unknown Purchase Date	—	—	—
Total	—	—	(\$2,615.31)

Asset Allocation As of 06/30/2022



1.	Equities & Options	—	—
2.	Fixed Income	—	—
3.	ETPs, Mutual, Closed-End & Interval Funds	97.34%	\$7,934.70
4.	Alternative Investments	—	—
5.	Annuities	—	—
6.	Cash & Cash Equivalents	2.66%	\$216.61
7.	Other	—	—
Total Ending Value		100.00%	\$8,151.31

Account Holdings As of June 30, 2022

Cash and Cash Equivalents

Description	Interest / Dividend Paid in June	Interest / Dividend Rate ³	Current Balance
Insured Cash Account ⁴			
<i>Truist Bank</i>			\$216.61
Total Insured Cash Account	—	0.050%	\$216.61
Total Cash and Cash Equivalents			\$216.61

ETPs, Mutual Funds, Exchange-Traded Closed-End Funds and Interval Funds

Security ID / Description	Quantity	Market Value (\$)	Cost Basis (\$)	Unrealized Gain / Loss (\$)	Estimated Annual Income (\$) ^a
	Price (\$)		Purchase Cost (\$) ⁵		Est 30-Day Yield ^a
OIFIX OPTIMUM FIXED INCOME INSTL CL ^R	340.014 \$8.48	2,883.31	3,370.52 3,300.00	(487.21)	57 2.01%
OIIEX OPTIMUM INTL INSTL CL ^R	71.034 \$10.40	738.75	1,131.15 1,000.01	(392.40)	17 2.52%
OISVX OPTIMUM SMALL MID CAP VALUE INSTL CL ^R	45.253 \$13.63	616.79	744.29 700.00	(127.50)	5 1.02%
OISGX OPTIMUM SMALL MID CAP GROWTH INSTL CL ^R	50.218 \$11.82	593.57	1,004.91 800.01	(411.34)	— —
OILVX OPTIMUM LARGE CAP VALUE INSTL CL ^R	94.88 \$18.36	1,741.99	2,040.33 1,900.00	(298.34)	23 1.40%
OILGX OPTIMUM LARGE CAP GROWTH INSTL CL ^R	80.443 \$16.91	1,360.29	2,258.81 2,000.00	(898.52)	— —
Total of ETPs, Mutual Funds, Exchange-Traded Closed-End Funds and Interval Funds		7,934.70	10,550.01 9,700.02	(2,615.31)	102

^R Dividends and/or capital gains distributed by this security will be reinvested.

Total Account Holdings

	Market Value (\$)	Cost Basis (\$) Purchase Cost (\$) ⁶	Unrealized Gain / Loss (\$)	Estimated Annual Income (\$) ^a
	8,151.31	10,766.62 9,916.63	(2,615.31)	102

³ Bank Deposit Sweep interest is the current rate. Money Market Sweep dividend is a 30-day yield.

⁴ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.

⁵ Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.

^a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

⁶ Purchase Cost equals Cost Basis less any reinvested dividends, interest, Fixed Income and Alternative Investments.

Cash Activity Summary

	Since last statement 05/01 - 06/30/2022	2nd Quarter 04/01 - 06/30/2022	Year to Date 01/01 - 06/30/2022
Securities Purchased	—	—	—
Securities Sold	—	—	—
Cash Inflows	—	—	—
Cash Outflows	—	—	—
Dividends	—	—	—
Interest	—	—	—
Capital Gains	—	—	—
Other Distributions	—	—	—
Reinvestments	—	—	—
Fees / Expenses ⁷	—	(\$23.54)	(\$48.87)

⁷ Fees and expenses include account, custodial and advisory fees assessed during the statement period.

Messages From LPL Financial

IMPORTANT CHANGES TO THE PROCESS FOR RETURNING ICA OVERFLOW BALANCES TO BANK DEPOSITS

In April 2021, LPL first notified investors that we would implement a temporary ICA investment alternative for customer cash remaining after exhaustion of our ICA bank deposit capacity ("overflow balances"). Since September 2021, LPL has maintained such overflow balances in the Goldman Sachs Asset Management Government Square Fund ("GSAM"), a money market mutual fund.

We previously told you that we would move overflow balances from GSAM back to bank deposits only when deposit capacity in the banks was sufficient for all overflow balances. In an effort to move overflow balances back into banks more quickly, effective August 15, 2022, we're changing our approach and will instead move overflow balances back to the ICA banks as capacity becomes available.

IMPORTANT CHANGES TO OUR INSURED CASH ACCOUNT SWEEP PROGRAM

In the second half of third-quarter 2022, we'll eliminate the use of GSAM for ICA overflow balances and begin maintaining such cash balances in client accounts at LPL, commonly referred to in our industry as "free credits." We'll refer to these overflow balances as "Client Cash Account" or "CCA." Cash held in the CCA represents a direct liability of LPL to you, and the balances will earn interest at the same rate available under the ICA. The yield paid under the ICA program is typically less than that paid by GSAM; as of May 31, 2022, the ICA yield was 0.01% and the GSAM yield was 0.32%. While GSAM will no longer be available through the ICA overflow, it's available for purchase as referenced below.

LPL is a member of the Securities Investor Protection Corporation ("SIPC"), which protects securities of its members up to \$500,000 (including \$250,000 for claims for cash). Balances maintained in the CCA are eligible for coverage as cash under SIPC, and are not eligible for insurance coverage by the Federal Deposit Insurance Corporation ("FDIC"). An explanatory brochure is available at <https://www.sipc.org/news-and-media/brochures>.

No action is required, as this change will automatically take effect in the second half of third-quarter 2022. You will not have an option for ICA overflow balances being held in CCA. However, if you do not wish to use ICA as your sweep option, please contact your financial professional to discuss the following options: (1) holding all cash as uninvested free credit balances, with funds being eligible to receive interest, (2) using your cash to invest in other securities, such as money market mutual funds or certificates of deposit (GSAM and other money market mutual fund options remain available for purchase outside of ICA), or (3) withdrawing your cash balance.

To learn more about these changes and the ICA program, along with detailed information on FDIC and SIPC insurance coverage, ICA interest rates, conflicts of interest, and more, please visit www.lpl.com/disclosures/lpl-financial-fdic-insured-bank-deposit-sweep-programs.html and www.lpl.com/disclosures/sipc-coverage.html. If you have any questions or wish to discuss the options above, please contact your financial professional.

IMPORTANT INFORMATION REGARDING ADDING A TRUSTED CONTACT PERSON TO YOUR ACCOUNT:

If you have not already done so please consider adding a trusted contact person to your account. A trusted contact person is not required, but can help ensure that we are able to look out for your needs. We are asking that you provide your financial professional with the name of and contact information for a trusted contact person for each of your accounts at LPL. The trusted contact person is intended to be a resource for LPL in administering your accounts, protecting your assets, and responding to possible financial exploitation. Note: Your trusted contact person must be age 18 or older, and would not be able to conduct transactions in your account. When providing this information, you would give permission to LPL Financial LLC and its associated persons, including your financial professional, to use discretion to contact the trusted contact person and disclose information about you and your account(s) in order to:

- o Address concerns that you might be a victim of financial exploitation which could include fraud, coercion, or unauthorized transactions,
- o Impose a temporary hold on transactions or disbursements of funds or securities to address possible financial exploitation or other concerns,
- o Confirm your current contact information, address, your whereabouts and health status, and/or,
- o Confirm the identity of any legal guardian, executor, trustee, holder of a power of attorney, or other person who may be acting on your behalf (such as an attorney or accountant).

MSRB INFORMATION

LPL Financial LLC is registered with the Municipal Securities Rulemaking Board (MSRB) and the U.S. Securities and Exchange Commission. The website address of MSRB is www.msrb.org. An investor brochure that describes the protections that may be provided by MSRB's rules and how to file a complaint with an appropriate regulatory authority can be found at MSRB's website.

Messages From LPL Financial *(continued)*

FINRA BROKERCHECK INFORMATION

An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA. The FINRA BrokerCheck hotline number is (800) 289-9999. The FINRA website address is www.finra.org.

PAPERLESS STATEMENTS

Go paperless and view your monthly statements and trade confirmations online. Monthly statements are available online within three business days, and trade confirmations are available the next business day after the trade is executed. To go paperless, click on the LPL Account View link accessible through your financial professional or institution website. Paperless statements are convenient, secure, fast and environmentally friendly. Enjoy the many benefits of free paperless statements and sign up today.

ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally the actual dividend or yield may vary depending on the security issuer's approval of paying the dividends. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

NON-TRANSFERABLE SECURITIES THAT ARE WORTHLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial professional.

SETTLEMENT FEE

LPL passes through certain regulatory fees incurred by LPL as a result of executing the transaction on your behalf. This includes fees charged under Section 31 of the Securities Exchange Act for sell transactions in equities and options.

POLICY FOR BENEFICIARY ACCOUNTS

Beneficiaries are required to open an account to receive any securities or cash from a deceased client's account. LPL generally will divide all securities and cash proportionately among the designated beneficiaries based on the allocations indicated by the account holder. However, this policy and procedure address specific situations, such as the treatment of securities remaining after the proportionate division of assets. You may visit lpl.com to learn more.

IMPORTANT INFORMATION ABOUT LIBOR AND INVESTMENT PRODUCTS TIED TO LIBOR

The interest rate for a limited number of fixed income and credit-based packaged products will be impacted by changes to the London Interbank Offered Rate (LIBOR). LIBOR is a forward-looking benchmark variable interest rate average used in many bonds and other fixed income pooled products, and will be discontinued or will no longer be widely relied upon by market participants, starting at the end of 2021 through June 2023. If you would like additional information, please see <https://www.lpl.com/disclosures.html> under "Other Important Disclosures." You may wish to review the prospectus of any existing positions in fixed income or credit-based investments with your financial professional.

Messages From LPL Financial *(continued)*

ICA INFORMATION

Your balances in the Insured Cash Account (ICA) Program are allocated to each depository institution on the Priority Bank List in increments of \$246,500 for individual and trust accounts and \$493,000 for joint accounts. As always, you should review your cash positions with various depository institutions to determine whether your cash is within the FDIC insurance coverage limits. For more information about FDIC insurance limits, please contact your financial professional or go to www.fdic.gov.

Please be advised that the Priority Bank List for the ICA Program may change from time to time. These changes include the order of priority in which banks are listed as well as the addition and removal of banks. Please be sure to consult your financial professional or LPL.com periodically throughout the month for recent updates and information regarding how these changes may impact your account.

LPL RELATIONSHIP SUMMARY AVAILABLE ONLINE

LPL financial professionals offer brokerage services, investment advisory services, or both, depending on their licenses. Brokerage and investment advisory services, and the fees we charge for them, differ, and it's important that you understand the differences. Our Relationship Summary explains the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. Please visit lpl.com/CRS to learn more.

ADVISORY FEES

The Advisory Fees shown in this report reflect annualized fees charged for the entire year. Because of deposits and withdrawals, tiered fee schedules, pro-ration of fees for new and terminated accounts, changes to fee rates, and fee credits, the Advisory Fee amount shown in this report may be different than a simple calculation of the Fee Rate times the quarter end account value divided by 4.

REINVESTMENT

The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. For certain securities, LPL reinvests dividends on a principal basis and will not charge you any fees or commissions. You will not receive confirmations for these reinvestment transactions, but these will be reflected in your monthly account statements. You may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.

SEC FEE RATE INCREASE

The Securities and Exchange Commission (SEC) levies transaction fees on certain client liquidations (sells) that are transacted on national securities exchanges and self-regulatory organizations (i.e., over-the-counter markets). This charge offsets certain costs the federal government incurs in supervising and regulating securities markets. The SEC periodically recalculates the rate at which this fee is assessed pursuant to its authority under Section 31 of the Securities Exchange Act of 1934. Impacted sell transactions include both equity and option securities. The fee amount applied is determined by the dollar amount of a sell (liquidation) transaction.

Effective May 14, 2022, the current fee rate applicable to these securities liquidation transactions on national securities exchanges and over-the-counter markets was increased from \$5.10 per million dollars to \$22.90 per million dollars. These fees will be reflected on customer confirms as "Settlement Fees."

Disclosures and Other Information

ACCOUNT PROTECTION LPL Financial is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account up to \$500,000, of which \$250,000 may be claims for cash, in the unlikely event that LPL fails financially. SIPC protection limits apply to all accounts that you hold in a particular capacity. For example, if you hold two accounts at LPL as a sole account holder and third as a joint account holder, the two individual accounts are protected under SIPC up to a combined limit of \$500,000, and the joint account is protected under SIPC separately up to \$500,000. LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) are not protected by SIPC. More information on SIPC, including obtaining an explanatory SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting www.sipc.org. The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

ACCOUNT TYPES For further information regarding the types of accounts available at LPL Financial and the differences between brokerage and advisory accounts please visit lpl.com and click on Disclosures, Investor Regulatory & Educational Resources, and then Working With an LPL Financial Professional. Our goal is to ensure that you feel fully informed about the account options available to you.

ADJUSTED COST The cost basis of securities sold, matured, redeemed or exercised is adjusted for return of principal, original issue discount, accrual and partnership distributions for CMO, CDO, REMIC and MLP transactions. Eligible securities on the Realized Gains and Losses Statement have not been adjusted for bond amortization, return of capital, liquidating distributions, wash sales or similar items. N/A displays when the information is incomplete or missing and is treated as zero when calculating totals.

ADJUSTMENTS TO OPTION CONTRACTS As a general rule, corporate actions can result in an adjustment in the number of shares underlying an options contract or the exercise price, or both. Please review any adjustment to an option position. Contact your financial professional for further information with respect to option contract adjustment or visit the OCC website at <http://www.optionsclearing.com/webapps/infomemos>.

AGENCY If LPL Financial acts as your agent, or as agent for both you and another person in a transaction, the transaction details, including the identity of the seller or buyer and the source and amount of any fees or payments will be supplied upon written request.

ASSET-BACKED SECURITIES The actual yield from transactions in asset-backed securities (e.g., CMO, FNMA, FHLMC OR GMNA transactions) may vary according to the rate at which the underlying assets or receivables are repaid. Information about yield factors is available from your financial advisor on request.

CALLED SECURITIES In the event of a partial call of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the bulk holdings. A detailed description of the random selection procedure is available upon request.

CHANGE OF ADDRESS Please notify your financial professional or LPL Financial promptly in writing of any change of address.

CHANGES TO YOUR ACCOUNT If you have any questions regarding the enclosed, or if your investment objective or financial situation has changed in any way, please contact your financial professional. In addition, you will need to make your financial professional aware of changes to any specific instructions you have regarding the management of your account. This will ensure that you continue to receive advice that is tailored to meet your specific needs.

COST BASIS Transactions are automatically paired against holdings on a "First-In/First-Out" basis (unless manually adjusted). Designating liquidations as "versus purchase" on a trade will cause the trade confirmation or other closed tax lot notification to reflect the selected closed tax lots. For assets not purchased in the LPL account, you or the previous broker / dealer upon transfer may have provided the Date Acquired and Purchase Cost of the position. If no such data was submitted, N/A is listed as the Purchase Cost, and is treated as zero when calculating Gain or Loss totals. Since the cost basis on certain securities may have been provided by another source, the cost basis information on your statement may not reflect accurate data or correspond to data on your trade confirmations. This information should not be relied upon for tax reporting purposes. Please refer to your tax reporting statement, if applicable. For accounts electing average cost, the total cost may be computed using a combination of averaged and non-averaged unit prices for eligible securities.

DISCREPANCIES Please notify your financial professional and LPL Financial immediately of any discrepancies on your statement. If your financial professional is affiliated with another broker/dealer, you must notify them as well. Please contact your financial professional for the broker/dealer's contact information. Your financial professional's address and telephone number can be found on the bottom of each page of this statement. LPL Financial telephone number is (800) 558-7567 and address can be found on the first page of this statement. Additionally, any verbal communications should be re-confirmed in writing to each of the above parties to further protect your rights, including rights under Securities Investor Protection Act (SIPA).

FRACTIONAL SHARE LIQUIDATION For information on fractional share transactions, please refer to lpl.com>Disclosures>Market & Trading Disclosures>Fractional Share Transactions.

FREE CREDIT BALANCES LPL Financial may use your free credit balances subject to the limitations of 17 CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us, upon demand in the course of normal business, the delivery of any free credit balances to which you are entitled, any fully paid securities to which you are entitled, and any securities purchased on margin upon full payment of any indebtedness to LPL Financial.

INVESTMENT RISK LPL Financial is not a bank, savings and loan, or credit union. Securities and insurance offered through LPL and its affiliates are not FDIC, NCUA or government insured, not endorsed or guaranteed by LPL, its affiliates or any other financial institution, are not a deposit, and involve investment risk including possible loss of principal.

INVESTMENTS HELD OUTSIDE LPL FINANCIAL Information on investments Held Outside LPL is provided for informational purposes only. Values for investments not held in your LPL account are based on the market value of priced securities at the end of the statement period. Values for annuities reflect a pricing date approximately three business days prior to the statement date. Values for alternative investments such as Managed Futures and REITs (Real Estate Investment Trusts) reflect a pricing date three to five business days prior to the statement date, depending on the availability of the data. The account registration for investments held outside LPL may not be the same as the registration for the LPL account with which it is affiliated. For example, an outside investment with a joint registration may be reflected on an LPL account with an individual registration.

LPL INSURED BANK DEPOSIT SWEEP PROGRAMS Cash in the Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) programs is protected by the Federal Deposit Insurance Corporation (FDIC). LPL Financial allocates your money to the ICA program to banks in the order of the Priority Bank List and to the DCA program to any bank on the Available Bank list in increments up to the programs disclosed

amounts until your balance in each of the ICA and DCA programs is allocated to the program max. All banks are FDIC members. FDIC coverage is \$250,000 per depositor per bank (\$500,000 for joint account holders). More information on FDIC insurance is available on request, or by visiting the FDIC website at www.fdic.gov. LPL Financial is not a bank. Unless otherwise disclosed, securities and other investments obtained through LPL Financial ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

MARGIN ACCOUNT If you use margin, this statement combines information about your investment account(s) and a special miscellaneous account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account required by Regulation T is available for your inspection upon request.

MONEY MARKET FUNDS Money market fund transactions, if any, are displayed chronologically. The 30-day yield for the fund is also reflected as of the statement date.

MUNICIPAL MATERIAL DISCLOSURE Copies of any material disclosures for municipal bonds are available at www.emma.msrb.org. To obtain specific municipal bond information, enter the nine-digit CUSIP number in the search field within the EMMA web site. If you do not have access to the Internet or would prefer a physical copy of the material disclosure, please contact your financial professional. Additional municipal bond information that may be available on www.emma.msrb.org includes, but is not limited to advance refunding documents, continuing disclosures, including annual financial statements and notices of material events, real-time and historical trade data, daily market statistics and education material.

N/A OR "—" DATA Information that displays as N/A or "—" is unavailable, missing, or incomplete and is treated as zero when calculating account totals, market values and performance.

OPTION CLIENTS Information on commissions and other charges incurred in connection with the execution of options transactions has been included in the confirmations of these transactions furnished to you. A summary of this information will be made available upon request. In accordance with the Option Agreement and Approval form you signed, you must promptly advise the firm of any material change in your investment objectives or financial situation.

ORDER ROUTING Quarterly Order Routing information for equities and options can be found on lpl.com>Disclosures>Market & Trading Disclosure>SEC Rule 606 Report Disclosure. This information is also available upon request.

PAYMENT FOR ORDER FLOW LPL Financial acts as your agent and does not receive any compensation in the form of payment for order flow.

PRICING Securities prices shown on this statement may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. We receive prices from various services, which are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt instruments including, but not limited to, bills, notes, bonds, banker's acceptances, certificates of deposit, or commercial paper, estimated prices may be generated by a matrix system or market driven pricing model, taking various factors into consideration. These prices may not be the actual price you would receive if you sold before the maturity of a certificate of deposit. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, their values have not been included in the Portfolio Summary information at the beginning of this statement.

PRINCIPAL If your broker-dealer is acting as principal in a transaction, your broker-dealer has sold to or bought from you the security, and may have received a profit from the transaction.

PURCHASE COST Original cost including fees, commissions and less accrued interest of the quantity sold or redeemed. For transferred securities, this could be the purchase amount you or the former institution provided to us. Purchase Cost may be adjusted to reflect corporate actions, such as stock splits, mergers, spinoffs, or other events. N/A is displayed when the information is incomplete or missing and is treated as zero when calculating totals. *Transferred securities may not be included in Purchase Cost.

REGULATION All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market-and its clearing house, if any-where the transactions are executed, and of the Financial Industry Regulation Authority (FINRA).

REINVESTMENT The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. You will not receive confirmations for these reinvestment transactions. However, you may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.

REVENUE SHARING LPL may have a fee arrangement with the investment advisor or distributor ("sponsor") of the mutual fund you have purchased, called revenue-sharing. In such case, the sponsor pays LPL a fee based on the amount of your purchase, and LPL provides marketing support to the sponsor and allows the sponsor to access your financial professional so that the sponsor can promote such mutual funds. This arrangement gives LPL a financial incentive to have LPL clients invest in participating mutual funds instead of funds whose sponsor do not make such payments to LPL. Although your financial professional does not share in this compensation, this conflict of interest affects the ability of LPL to provide you with unbiased, objective investment advice concerning the selection of mutual funds for your account. This could mean that other mutual funds, whose sponsors do not make revenue sharing payments, may be more appropriate for your account than the mutual funds whose sponsors make revenue sharing payments to LPL. For a complete list of the participating sponsors, and the range of fee payments, please visit lpl.com>Disclosures>Account Disclosures, Agreements, Fee Schedules & Conflicts of Interest>Third Party Compensation and Related Conflicts of Interest.

STATEMENT OF FINANCIAL CONDITION You may call the LPL Client Service line at (800) 877-7210 to request a copy of LPL's audited and unaudited financial statements at no cost. These statements are available for inspection at LPL's office or online at <https://www.lpl.com/disclosures.html> in the LPL LLC Financial Reports section.

SWEEP OPTION Your account may provide for a daily sweep in an insured bank deposit sweep program (either LPL Insured Cash Account—ICA—or LPL Deposit Cash Account—DCA) or a money market mutual fund. The balance in the ICA, DCA or money market mutual fund sweep may be liquidated on the customer's order and the proceeds returned to the securities account, or remitted to the customer. If you have any questions about your sweep option, including rates of the depository institutions currently participating in the sweep option, or you would like to change your sweep option, please contact your financial professional.

TRADING AWAY POLICY Additional information regarding trading practices of equity portfolio managers on Manager Select and Manager Access Select is available on lpl.com (see "Third-Party Portfolio Manager Trading Practices" on the "Disclosures" page).

LPL FINANCIAL LLC is an affiliate of LPL Financial Holdings Inc.

S1PLADV

PTC CUST ROTH IRA FBO
KATHRYN M RAMSEY
26 LINK LANE
RICHMOND RI 02892-1116

Retirement Account Optimum Market Portfolios

Account Number: 7142-2461
2nd Quarter 2022 Statement

Values as of June 30, 2022



Investment Objective

Growth with Income

Your Account Executive: Michael Carano
401-632-0404
P.O. Box 10369
Cranston, RI 02910

Value on January 1, 2022

\$26,681^{.08}

Value as of last statement 04/30/2022

\$23,281^{.79}

Value on June 30, 2022

\$21,893^{.02}

Account Summary

	2nd Quarter 04/01 - 06/30/2022	Year to Date 01/01 - 06/30/2022
Starting Value	\$25,029.81	\$26,681.08
Total Change in Value of Assets	(\$3,136.79)	(\$4,788.06)
Inflows	—	—
Outflows	—	—
Dividends	—	—
Interest	\$0.03	\$0.06
Capital Gains	—	—
Other Distributions	—	—
Fees / Expenses	(\$62.57)	(\$129.27)
Market Fluctuation and Non-Cash Transfers ¹	(\$3,074.25)	(\$4,658.85)
Total Ending Value (June 30, 2022)	\$21,893.02	\$21,893.02

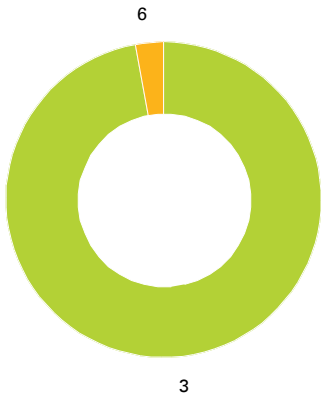
Retirement Summary

	2022
Retirement Contributions applied to year...	—
Retirement Distributions applied to year...	—

¹ Market Fluctuation and Non-Cash Transfers reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.



Asset Allocation As of 06/30/2022



1.	Equities & Options	—	—
2.	Fixed Income	—	—
3.	ETPs, Mutual, Closed-End & Interval Funds	97.14%	\$21,266.78
4.	Alternative Investments	—	—
5.	Annuities	—	—
6.	Cash & Cash Equivalents	2.86%	\$626.24
7.	Other	—	—
Total Ending Value		100.00%	\$21,893.02

Account Holdings As of June 30, 2022

Cash and Cash Equivalents

Description	Interest / Dividend Paid in June	Interest / Dividend Rate ³	Current Balance
Deposit Cash Account ⁴			
ST. CHARLES BANK & TRUST CO			\$626.24
Total Deposit Cash Account	\$0.02	0.010%	\$626.24
Total Cash and Cash Equivalents			\$626.24

ETPs, Mutual Funds, Exchange-Traded Closed-End Funds and Interval Funds

Security ID / Description	Quantity	Market Value (\$)	Cost Basis (\$)	Unrealized Gain / Loss (\$)	Estimated Annual Income (\$) ^a
	Price (\$)		Purchase Cost (\$) ⁵		Est 30-Day Yield ^a
OIFIX OPTIMUM FIXED INCOME INSTL CL ^R	922.199 \$8.48	7,820.24	9,141.63 8,950.35	(1,321.39)	156 2.01%
OIIEX OPTIMUM INTL INSTL CL ^R	202.089 \$10.40	2,101.72	3,268.81 2,895.71	(1,167.09)	51 2.52%
OISVX OPTIMUM SMALL MID CAP VALUE INSTL CL ^R	169.253 \$13.63	2,306.91	2,798.09 2,632.46	(491.18)	22 1.02%
OISGX OPTIMUM SMALL MID CAP GROWTH INSTL CL ^R	80.60 \$11.82	952.69	1,645.11 1,316.23	(692.42)	— —
OILVX OPTIMUM LARGE CAP VALUE INSTL CL ^R	305.038 \$18.36	5,600.49	6,505.76 6,054.64	(905.27)	78 1.40%
OILGX OPTIMUM LARGE CAP GROWTH INSTL CL ^R	146.939 \$16.91	2,484.73	4,158.19 3,685.45	(1,673.46)	— —
Total of ETPs, Mutual Funds, Exchange-Traded Closed-End Funds and Interval Funds		21,266.78	27,517.59 25,534.84	(6,250.81)	307

^R Dividends and/or capital gains distributed by this security will be reinvested.

Total Account Holdings

	Market Value (\$)	Cost Basis (\$) Purchase Cost (\$) ⁶	Unrealized Gain / Loss (\$)	Estimated Annual Income (\$) ^a
	21,893.02	28,143.83 26,161.08	(6,250.81)	307

³ Bank Deposit Sweep interest is the current rate. Money Market Sweep dividend is a 30-day yield.

⁴ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.

⁵ Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.

^a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

⁶ Purchase Cost equals Cost Basis less any reinvested dividends, interest, Fixed Income and Alternative Investments.

Cash Activity Summary

	Since last statement 05/01 - 06/30/2022	2nd Quarter 04/01 - 06/30/2022	Year to Date 01/01 - 06/30/2022
Securities Purchased	—	—	—
Securities Sold	—	—	—
Cash Inflows	—	—	—
Cash Outflows	—	—	—
Dividends	—	—	—
Interest	\$0.02	\$0.03	\$0.06
Capital Gains	—	—	—
Other Distributions	—	—	—
Reinvestments	—	—	—
Fees / Expenses ⁷	—	(\$62.57)	(\$129.27)

Account Activity June 1 - June 30, 2022 (Since last statement)

Date	Transaction Type	Description/Security ID	Price(\$)	Amount
			Quantity	
05/31/2022	Interest	DEPOSIT CASH ACCOUNT 053122 626	—	\$0.01
05/31/2022	Sweep (Interest Deposit) ⁸	DEPOSIT CASH ACCOUNT	—	\$0.01
06/30/2022	Interest	DEPOSIT CASH ACCOUNT 063022 626	—	\$0.01
06/30/2022	Sweep (Interest Deposit) ⁸	DEPOSIT CASH ACCOUNT	—	\$0.01

⁷ Fees and expenses include account, custodial and advisory fees assessed during the statement period.
⁸ Bank Deposit and Money Market Sweep transactions reflect the net of all transfers of free cash balance to and from your sweep on the date referenced.

Messages From LPL Financial

IMPORTANT CHANGES TO LPL'S DEPOSIT CASH ACCOUNT ("DCA") PROGRAM - NEW BANKS AND A CHANGE IN HOW WE RETURN DCA OVERFLOW BALANCES TO BANK DEPOSITS

LPL is adding two new depository institutions to our DCA program, Customers Bank and Western Alliance Bank, which will be added to the Available Bank List in late July or August, 2022. Please see www.lpl.com/disclosures/lpl-financial-fdic-insured-bank-deposit-sweep-programs.html for more information, and notify your financial professional if you maintain deposit balances at either of these banks outside of the DCA program and would like to specifically opt out of having your DCA cash being maintained there.

In the first quarter of 2021, LPL first notified investors that we would implement a temporary DCA investment alternative for customer cash remaining after exhaustion of our DCA bank deposit capacity ("overflow balances"). Since March 2022, LPL has maintained such overflow balances in the Goldman Sachs Asset Management Government Square Fund ("GSAM"), a money market mutual fund.

We previously told you that we would move overflow balances from GSAM back to bank deposits only when deposit capacity in the banks was sufficient for all overflow balances. In an effort to move overflow balances back into banks more quickly, effective August 15, 2022, we're changing our approach and will instead move overflow balances back to the DCA banks as capacity becomes available. To learn more about these changes and the DCA program, along with detailed information on FDIC and SIPC insurance coverage, DCA interest rates, conflicts of interest, and more, please visit www.lpl.com/disclosures/lpl-financial-fdic-insured-bank-deposit-sweep-programs.html and www.lpl.com/disclosures/sipc-coverage.html. If you have any questions or wish to discuss the changes above, please contact your financial professional.

IMPORTANT INFORMATION REGARDING ADDING A TRUSTED CONTACT PERSON TO YOUR ACCOUNT:

If you have not already done so please consider adding a trusted contact person to your account. A trusted contact person is not required, but can help ensure that we are able to look out for your needs. We are asking that you provide your financial professional with the name of and contact information for a trusted contact person for each of your accounts at LPL. The trusted contact person is intended to be a resource for LPL in administering your accounts, protecting your assets, and responding to possible financial exploitation. Note: Your trusted contact person must be age 18 or older, and would not be able to conduct transactions in your account. When providing this information, you would give permission to LPL Financial LLC and its associated persons, including your financial professional, to use discretion to contact the trusted contact person and disclose information about you and your account(s) in order to:

- o Address concerns that you might be a victim of financial exploitation which could include fraud, coercion, or unauthorized transactions,
- o Impose a temporary hold on transactions or disbursements of funds or securities to address possible financial exploitation or other concerns,
- o Confirm your current contact information, address, your whereabouts and health status, and/or,
- o Confirm the identity of any legal guardian, executor, trustee, holder of a power of attorney, or other person who may be acting on your behalf (such as an attorney or accountant).

MSRB INFORMATION

LPL Financial LLC is registered with the Municipal Securities Rulemaking Board (MSRB) and the U.S. Securities and Exchange Commission. The website address of MSRB is www.msrb.org. An investor brochure that describes the protections that may be provided by MSRB's rules and how to file a complaint with an appropriate regulatory authority can be found at MSRB's website.

FINRA BROKERCHECK INFORMATION

An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA. The FINRA BrokerCheck hotline number is (800) 289-9999. The FINRA website address is www.finra.org.

PAPERLESS STATEMENTS

Go paperless and view your monthly statements and trade confirmations online. Monthly statements are available online within three business days, and trade confirmations are available the next business day after the trade is executed. To go paperless, click on the LPL Account View link accessible through your financial professional or institution website. Paperless statements are convenient, secure, fast and environmentally friendly. Enjoy the many benefits of free paperless statements and sign up today.

Messages From LPL Financial *(continued)*

ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally the actual dividend or yield may vary depending on the security issuer's approval of paying the dividends. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

NON-TRANSFERABLE SECURITIES THAT ARE WORTHLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial professional.

SETTLEMENT FEE

LPL passes through certain regulatory fees incurred by LPL as a result of executing the transaction on your behalf. This includes fees charged under Section 31 of the Securities Exchange Act for sell transactions in equities and options.

POLICY FOR BENEFICIARY ACCOUNTS

Beneficiaries are required to open an account to receive any securities or cash from a deceased client's account. LPL generally will divide all securities and cash proportionately among the designated beneficiaries based on the allocations indicated by the account holder. However, this policy and procedure address specific situations, such as the treatment of securities remaining after the proportionate division of assets. You may visit lpl.com to learn more.

IMPORTANT INFORMATION ABOUT LIBOR AND INVESTMENT PRODUCTS TIED TO LIBOR

The interest rate for a limited number of fixed income and credit-based packaged products will be impacted by changes to the London Interbank Offered Rate (LIBOR). LIBOR is a forward-looking benchmark variable interest rate average used in many bonds and other fixed income pooled products, and will be discontinued or will no longer be widely relied upon by market participants, starting at the end of 2021 through June 2023. If you would like additional information, please see <https://www.lpl.com/disclosures.html> under "Other Important Disclosures." You may wish to review the prospectus of any existing positions in fixed income or credit-based investments with your financial professional.

DCA INFORMATION

Your balances in the DCA program are allocated to any depository institution on the DCA Available Bank List in increments of up to \$249,000 for individual accounts until an investor's balance in the DCA program reaches the maximum coverage provide through the program. As always, you should review your cash positions with various depository institutions to determine whether your cash is within the FDIC insurance coverage limits. For more information about FDIC insurance limits, please contact your financial professional or go to www.fdic.gov.

Please be advised that the Priority Bank List for the DCA Program may change from time to time. These changes include the order of priority in which banks are listed as well as the addition and removal of banks. Please be sure to consult your financial professional or LPL.com periodically throughout the month for recent updates and information regarding how these changes may impact your account.

Messages From LPL Financial *(continued)*

REINVESTMENT

The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. For certain securities, LPL reinvests dividends on a principal basis and will not charge you any fees or commissions. You will not receive confirmations for these reinvestment transactions, but these will be reflected in your monthly account statements. You may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.

SEC FEE RATE INCREASE

The Securities and Exchange Commission (SEC) levies transaction fees on certain client liquidations (sells) that are transacted on national securities exchanges and self-regulatory organizations (i.e., over-the-counter markets). This charge offsets certain costs the federal government incurs in supervising and regulating securities markets. The SEC periodically recalculates the rate at which this fee is assessed pursuant to its authority under Section 31 of the Securities Exchange Act of 1934. Impacted sell transactions include both equity and option securities. The fee amount applied is determined by the dollar amount of a sell (liquidation) transaction.

Effective May 14, 2022, the current fee rate applicable to these securities liquidation transactions on national securities exchanges and over-the-counter markets was increased from \$5.10 per million dollars to \$22.90 per million dollars. These fees will be reflected on customer confirms as "Settlement Fees."

Disclosures and Other Information

ACCOUNT PROTECTION LPL Financial is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account up to \$500,000, of which \$250,000 may be claims for cash, in the unlikely event that LPL fails financially. SIPC protection limits apply to all accounts that you hold in a particular capacity. For example, if you hold two accounts at LPL as a sole account holder and third as a joint account holder, the two individual accounts are protected under SIPC up to a combined limit of \$500,000, and the joint account is protected under SIPC separately up to \$500,000. LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) are not protected by SIPC. More information on SIPC, including obtaining an explanatory SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting www.sipc.org. The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

ACCOUNT TYPES For further information regarding the types of accounts available at LPL Financial and the differences between brokerage and advisory accounts please visit lpl.com and click on Disclosures, Investor Regulatory & Educational Resources, and then Working With an LPL Financial Professional. Our goal is to ensure that you feel fully informed about the account options available to you.

ADJUSTED COST The cost basis of securities sold, matured, redeemed or exercised is adjusted for return of principal, original issue discount, accrual and partnership distributions for CMO, CDO, REMIC and MLP transactions. Eligible securities on the Realized Gains and Losses Statement have not been adjusted for bond amortization, return of capital, liquidating distributions, wash sales or similar items. N/A displays when the information is incomplete or missing and is treated as zero when calculating totals.

ADJUSTMENTS TO OPTION CONTRACTS As a general rule, corporate actions can result in an adjustment in the number of shares underlying an options contract or the exercise price, or both. Please review any adjustment to an option position. Contact your financial professional for further information with respect to option contract adjustment or visit the OCC website at <http://www.optionsclearing.com/webapps/infomemos>.

AGENCY If LPL Financial acts as your agent, or as agent for both you and another person in a transaction, the transaction details, including the identity of the seller or buyer and the source and amount of any fees or payments will be supplied upon written request.

ASSET-BACKED SECURITIES The actual yield from transactions in asset-backed securities (e.g., CMO, FNMA, FHLMC OR GMNA transactions) may vary according to the rate at which the underlying assets or receivables are repaid. Information about yield factors is available from your financial advisor on request.

CALLED SECURITIES In the event of a partial call of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the bulk holdings. A detailed description of the random selection procedure is available upon request.

CHANGE OF ADDRESS Please notify your financial professional or LPL Financial promptly in writing of any change of address.

CHANGES TO YOUR ACCOUNT If you have any questions regarding the enclosed, or if your investment objective or financial situation has changed in any way, please contact your financial professional. In addition, you will need to make your financial professional aware of changes to any specific instructions you have regarding the management of your account. This will ensure that you continue to receive advice that is tailored to meet your specific needs.

COST BASIS Transactions are automatically paired against holdings on a "First-In/First-Out" basis (unless manually adjusted). Designating liquidations as "versus purchase" on a trade will cause the trade confirmation or other closed tax lot notification to reflect the selected closed tax lots. For assets not purchased in the LPL account, you or the previous broker / dealer upon transfer may have provided the Date Acquired and Purchase Cost of the position. If no such data was submitted, N/A is listed as the Purchase Cost, and is treated as zero when calculating Gain or Loss totals. Since the cost basis on certain securities may have been provided by another source, the cost basis information on your statement may not reflect accurate data or correspond to data on your trade confirmations. This information should not be relied upon for tax reporting purposes. Please refer to your tax reporting statement, if applicable. For accounts electing average cost, the total cost may be computed using a combination of averaged and non-averaged unit prices for eligible securities.

DISCREPANCIES Please notify your financial professional and LPL Financial immediately of any discrepancies on your statement. If your financial professional is affiliated with another broker/dealer, you must notify them as well. Please contact your financial professional for the broker/dealer's contact information. Your financial professional's address and telephone number can be found on the bottom of each page of this statement. LPL Financial telephone number is (800) 558-7567 and address can be found on the first page of this statement. Additionally, any verbal communications should be re-confirmed in writing to each of the above parties to further protect your rights, including rights under Securities Investor Protection Act (SIPA).

FRACTIONAL SHARE LIQUIDATION For information on fractional share transactions, please refer to [LPL.com](http://lpl.com)>Disclosures>Market & Trading Disclosures>Fractional Share Transactions.

FREE CREDIT BALANCES LPL Financial may use your free credit balances subject to the limitations of 17 CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us, upon demand in the course of normal business, the delivery of any free credit balances to which you are entitled, any fully paid securities to which you are entitled, and any securities purchased on margin upon full payment of any indebtedness to LPL Financial.

INVESTMENT RISK LPL Financial is not a bank, savings and loan, or credit union. Securities and insurance offered through LPL and its affiliates are not FDIC, NCUA or government insured, not endorsed or guaranteed by LPL, its affiliates or any other financial institution, are not a deposit, and involve investment risk including possible loss of principal.

INVESTMENTS HELD OUTSIDE LPL FINANCIAL Information on investments Held Outside LPL is provided for informational purposes only. Values for investments not held in your LPL account are based on the market value of priced securities at the end of the statement period. Values for annuities reflect a pricing date approximately three business days prior to the statement date. Values for alternative investments such as Managed Futures and REITs (Real Estate Investment Trusts) reflect a pricing date three to five business days prior to the statement date, depending on the availability of the data. The account registration for investments held outside LPL may not be the same as the registration for the LPL account with which it is affiliated. For example, an outside investment with a joint registration may be reflected on an LPL account with an individual registration.

LPL INSURED BANK DEPOSIT SWEEP PROGRAMS Cash in the Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) programs is protected by the Federal Deposit Insurance Corporation (FDIC). LPL Financial allocates your money to the ICA program to banks in the order of the Priority Bank List and to the DCA program to any bank on the Available Bank list in increments up to the programs disclosed

amounts until your balance in each of the ICA and DCA programs is allocated to the program max. All banks are FDIC members. FDIC coverage is \$250,000 per depositor per bank (\$500,000 for joint account holders). More information on FDIC insurance is available on request, or by visiting the FDIC website at www.fdic.gov. LPL Financial is not a bank. Unless otherwise disclosed, securities and other investments obtained through LPL Financial ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

MARGIN ACCOUNT If you use margin, this statement combines information about your investment account(s) and a special miscellaneous account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account required by Regulation T is available for your inspection upon request.

MONEY MARKET FUNDS Money market fund transactions, if any, are displayed chronologically. The 30-day yield for the fund is also reflected as of the statement date.

MUNICIPAL MATERIAL DISCLOSURE Copies of any material disclosures for municipal bonds are available at www.emma.msrb.org. To obtain specific municipal bond information, enter the nine-digit CUSIP number in the search field within the EMMA web site. If you do not have access to the Internet or would prefer a physical copy of the material disclosure, please contact your financial professional. Additional municipal bond information that may be available on www.emma.msrb.org includes, but is not limited to advance refunding documents, continuing disclosures, including annual financial statements and notices of material events, real-time and historical trade data, daily market statistics and education material.

N/A OR "—" DATA Information that displays as N/A or "—" is unavailable, missing, or incomplete and is treated as zero when calculating account totals, market values and performance.

OPTION CLIENTS Information on commissions and other charges incurred in connection with the execution of options transactions has been included in the confirmations of these transactions furnished to you. A summary of this information will be made available upon request. In accordance with the Option Agreement and Approval form you signed, you must promptly advise the firm of any material change in your investment objectives or financial situation.

ORDER ROUTING Quarterly Order Routing information for equities and options can be found on [LPL.com](http://lpl.com)>Disclosures>Market & Trading Disclosure>SEC Rule 606 Report Disclosure. This information is also available upon request.

PAYMENT FOR ORDER FLOW LPL Financial acts as your agent and does not receive any compensation in the form of payment for order flow.

PRICING Securities prices shown on this statement may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. We receive prices from various services, which are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt instruments including, but not limited to, bills, notes, bonds, banker's acceptances, certificates of deposit, or commercial paper, estimated prices may be generated by a matrix system or market driven pricing model, taking various factors into consideration. These prices may not be the actual price you would receive if you sold before the maturity of a certificate of deposit. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, their values have not been included in the Portfolio Summary information at the beginning of this statement.

PRINCIPAL If your broker-dealer is acting as principal in a transaction, your broker-dealer has sold to or bought from you the security, and may have received a profit from the transaction.

PURCHASE COST Original cost including fees, commissions and less accrued interest of the quantity sold or redeemed. For transferred securities, this could be the purchase amount you or the former institution provided to us. Purchase Cost may be adjusted to reflect corporate actions, such as stock splits, mergers, spinoffs, or other events. N/A is displayed when the information is incomplete or missing and is treated as zero when calculating totals. *Transferred securities may not be included in Purchase Cost.

REGULATION All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market-and its clearing house, if any-where the transactions are executed, and of the Financial Industrial Regulation Authority (FINRA).

REINVESTMENT The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. You will not receive confirmations for these reinvestment transactions. However, you may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.

REVENUE SHARING LPL may have a fee arrangement with the investment advisor or distributor ("sponsor") of the mutual fund you have purchased, called revenue-sharing. In such case, the sponsor pays LPL a fee based on the amount of your purchase, and LPL provides marketing support to the sponsor and allows the sponsor to access your financial professional so that the sponsor can promote such mutual funds. This arrangement gives LPL a financial incentive to have LPL clients invest in participating mutual funds instead of funds whose sponsor do not make such payments to LPL. Although your financial professional does not share in this compensation, this conflict of interest affects the ability of LPL to provide you with unbiased, objective investment advice concerning the selection of mutual funds for your account. This could mean that other mutual funds, whose sponsors do not make revenue sharing payments, may be more appropriate for your account than the mutual funds whose sponsors make revenue sharing payments to LPL. For a complete list of the participating sponsors, and the range of fee payments, please visit [LPL.com](http://lpl.com)>Disclosures>Account Disclosures, Agreements, Fee Schedules & Conflicts of Interest>Third Party Compensation and Related Conflicts of Interest.

STATEMENT OF FINANCIAL CONDITION You may call the LPL Client Service line at (800) 877-7210 to request a copy of LPL's audited and unaudited financial statements at no cost. These statements are available for inspection at LPL's office or online at <https://www.lpl.com/disclosures.html> in the LPL LLC Financial Reports section.

SWEEP OPTION Your account may provide for a daily sweep in an insured bank deposit sweep program (either LPL Insured Cash Account—ICA—or LPL Deposit Cash Account—DCA) or a money market mutual fund. The balance in the ICA, DCA or money market mutual fund sweep may be liquidated on the customer's order and the proceeds returned to the securities account, or remitted to the customer. If you have any questions about your sweep option, including rates of the depository institutions currently participating in the sweep option, or you would like to change your sweep option, please contact your financial professional.

TRADING AWAY POLICY Additional information regarding trading practices of equity portfolio managers on Manager Select and Manager Access Select is available on lpl.com (see "Third-Party Portfolio Manager Trading Practices" on the "Disclosures" page)

LPL FINANCIAL LLC is an affiliate of LPL Financial Holdings Inc.

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