



Oppenheimer & Co. Inc.
85 Broad Street
New York, NY 10004
(212) 668-8000
Transacts Business on All Principal Exchanges

STATEMENT OF ACCOUNT



News and Information

ADVANTAGE BANK DEPOSIT PROGRAM NOTICE

In accordance with the Terms and Conditions of the Advantage Bank Deposit Program, the composition of our Deposit Bank List is subject to change over time. Recently the names of several participating banks were changed: BofI Federal Bank became Axos Bank [its FDIC charter remains in San Diego, CA]; Bank of the Ozarks became Bank OZK [its FDIC charter remains in Little Rock, AR]; First Federal Bank of Florida became First Federal Bank [its charter remains in Lake City, FL]. In the coming weeks or months, we may amend the Deposit Bank List to include one or more of the following banks: Beal Bank USA [Las Vegas, NV]; City National Bank of Florida [Miami, FL]; Manufacturers and Traders Trust Company [Buffalo, NY]; Morgan Stanley Bank, National Association [Salt Lake City, UT]; Morgan Stanley Private Bank [Purchase, NY]. To determine the Deposit Bank List in effect at any point in time, please contact your Oppenheimer Financial Advisor or visit our website at www.opco.com/ABD. As always, please notify your Financial Advisor if you wish to designate any Deposit Bank(s) as ineligible to receive your funds.

Portfolio Summary

	This Period	Previous Period	Estimated Annual Income
Advantage Bank Deposits*	10/31/18	09/30/18	
Equities	\$2,251.12	\$5,444.21	\$3.37
	17,555.90	20,344.16	1,141.38
Total Asset Value	\$19,807.02	\$25,788.37	\$1,144.75

Total Asset Value does not include Direct Investments. Accrued Interest or unpriced securities.
* Eligible for FDIC insurance up to standard maximum insurance amounts. Not SIPC insured.

Cash Activity Summary

Opening Cash Balance	\$0.00
Net Buy and Sell Transactions	1,787.47
Net Funds Deposited or Withdrawn	-5,000.00
Net Miscellaneous Credits/Debits	-12.53
Net Income Activity	31.97
Net Advantage Bank Deposit Activity	3,193.09
Closing Cash Balance	\$0.00

Account Number: G87-3828409
For the Period: 10/01/18 - 10/31/18

Tax ID Number: ON FILE
Last Statement: 09/30/18
Page 1 of 5

OPPENHEIMER & CO INC CUSTODIAN
FBO KATHRYN RAMSEY ROTH IRA
27 DAN ST
WARWICK RI 02889

Financial Advisor
HUME, DAVID
571
(800) 828-6726
Internet Address: www.opco.com
Office Serving Your Account
ONE FEDERAL STREET
22ND FLOOR
BOSTON, MA 02110

Income Summary

Reportable	This Period	Year to Date
Dividends	\$31.50	\$900.02
Advantage Bank Dep Interest	0.47	1.73
Total Reportable	\$31.97	\$901.75

IRA Summary

2018 IRA Distributions	This Period	Year to Date
	\$5,000.00	\$5,000.00



OPPENHEIMER & CO. INC. ("OPPENHEIMER") STATEMENT OF ACCOUNTS

REGULATIONS: All transactions in your account 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 if not executed on an exchange, of the Financial Industry Regulatory Authority (FINRA).

FREE CREDIT BALANCES: Your closing cash balance is held unsegregated and may be used by us in the operation of our business subject to the limitations of Rule 15c3-3 of the Securities Exchange Act of 1934. You have the absolute right to receive, in the normal course of business, any free credit balance and any fully-paid securities to which you are entitled, subject to open commitments in any of your accounts.

INTEREST/DIVIDENDS: We are required by law to report annually to you and to the Internal Revenue Service (IRS) on Form 1099 certain interest and dividend income credited to your account. The income that we report is usually the amount printed in the Income Summary in the Year-to-Date section of the last statement that you receive for each calendar year; however, certain reclassifications may alter these amounts and categories, which the IRS requires on Form 1099. Money market dividends are not eligible for the dividend exclusion.

OPTION ACCOUNTS: Information with respect to commissions and other charges related to the execution of option transactions has been included on confirmations of such transactions previously furnished to you. A summary of such information will be made promptly available to you upon your request. Exercise assignment notices for option contracts are allocated pursuant to a manual procedure which randomly selects from among all client short option positions, including positions established on the day of assignment, those contracts which are subject to exercise. The writer of an American-style option is subject to being assigned an exercise at any time after he/she has written the option until the option expires. By contrast, the writer of a European-style option is subject to exercise assignment only during the exercise period. A more detailed description of our random allocation procedure is available upon request.

MARGIN ACCOUNTS: You are entitled to receive securities purchased on margin upon full payment of any indebtedness to us. We reserve the right to limit margin purchases in accordance with our policies as modified from time to time and in accordance with regulatory margin requirements. Any market increases and/or decreases will be marked-to-the-market on the basis of the daily closing price. If your account is not a cash account, this statement may be a combined statement of your general account and of a special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate accounts as required by Regulation T is available for your inspection upon request. In the event that any such securities are being held as collateral in a margin account, your ability to exercise certain attendant rights of ownership, including, but not limited to, the exercise of any voting rights, may be limited. Additionally, you will be at risk of losing your qualified dividend status and consequently, any preferential tax rates on dividends.

CORRESPONDENT ACCOUNTS: Customer funds and securities are located at Oppenheimer & Co. Inc.

SHORT ACCOUNT BALANCES: The proceeds of securities sold which you do not own (short sales) appear in your short account in accordance with existing regulations. Any market increases and/or decreases from the original sale price will be marked-to-the-market on the basis of the daily closing price.

DATES: Dates shown on purchase and sale transactions are settlement dates. You may have received confirmation for transactions which do not appear on your statement. If the settlement dates for transactions shown on the confirmations are later than the period ending date of this statement, the transactions will appear on your next regular monthly statement. The Transactions Pending Settlement section of this statement will display all the pending trades that will settle next statement period.

ACCOUNT ASSIGNMENT: Oppenheimer has the right to assign your account to anyone, including any registered Financial Advisor, unless you give us written notice to the contrary. This right will inure to the benefit of anyone to whom we assign your account.

SECURITIES HELD BY YOU: Securities which you may be holding in your personal possession (or your safe deposit box) will not appear on this statement.

ADDITIONAL CHARGES: Your accounts may be subject to additional charges associated with the clearance and custody of your security positions, account transfers, general service fees, and retirement, education and health savings account fees. Please review the Annual Disclosure Notices which accompanies our March client statement for a complete list of all fees and charges, and which changes have been passed along to us by our depository institutions or the issuer of the securities. Securities executed in non-US shares may also be subject to certain foreign execution costs. For OAM UMA and STAR accounts, certain managers will step-out equity and ADR trades to third-party broker/dealers. These step-out transactions will incur costs and/or commissions in addition to the wrap fee already charged by Oppenheimer. Please consult your QPR if you are in one of these programs.

CALLABLE BONDS AND PREFERRED STOCK: Corporate and municipal bonds and preferred stock held in our nominee name are held in bulk segregation. In the event of a call for less than an entire issue or series of these securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your securities will be selected is proportional to the amount of your holdings relative to those of our other clients. A more detailed description of our random selection procedure is available upon request.

OPEN ORDERS: All previous open orders must be canceled when a new open order is placed. You will be responsible for errors that occur because of your failure to cancel an open order. Open orders will be automatically canceled after 90 business days. The price specified in buy and sell stop orders will be reduced by the amount of dividends or rights on the ex-dividend or ex-rights date.

MULTI-TRADED SECURITIES: Orders for options or other securities traded in more than one market will be executed in a market chosen by us unless you give us specific instructions to execute the order in a specific market.

PORTFOLIO HOLDINGS: The amounts printed in the Market Value column of this section are month-end prices provided by outside quotation services for securities currently held by us in your account. Prices of municipal bonds, certain over-the-counter securities and federal obligations are approximations and are only for guidance purposes. For an actual quote, please contact your Financial Advisor. The prices used are based on the last reported transaction known to the quotation services and do not include estimated selling commissions. Oppenheimer cannot guarantee the accuracy or availability of the prices obtained from the quotation services or of the yields or values which are calculated on the basis of these prices.

SWEEP INVESTMENT: The Quantity listed represents balances as of the close of business on the statement period ending date in the Advantage Bank Deposit Program. Average yield is a net annualized yield for the dividend period shown. The yield indicated fluctuates with short-term interest rates and should not be construed as representative of future results.

TOTAL ASSET VALUE: This figure represents the approximate total value of your account, in US Dollars or in the currency in which it is held, on the statement date, including all bank deposit program balances, based on the combination of the settled money balances, if any, and the value of all settled security and option positions. See "Portfolio Holdings" for a description of the means used to price securities.

SECURITIES PROTECTION: We are a member of Securities Investor Protection Corporation (SIPC). SIPC protects against the loss of cash and securities held by a customer at a financially-troubled member firm up to a maximum of US\$500,000, subject to a limitation of US\$250,000 for cash. Losses due to market fluctuation are not protected by SIPC. We also maintain an "excess of SIPC" policy from Lloyd's of London which provides additional customer protection up to US\$99.5 million, subject to a limitation of US\$900,000 for cash. The "excess of SIPC" policy has an aggregate liability limit of US\$300.0 million. Detailed information about SIPC coverage may be found at www.sipc.org or by calling 202-371-8300.

MULTI-CURRENCY: Investments and transactions in securities denominated in a foreign currency carry certain risks, including, without limitation, currency risk. The value of these securities may be affected by fluctuations in currency rates in their respective foreign countries as compared to the U.S. dollar. A change in exchange rates may adversely affect the price or value of, or the return or interest on, such securities.

ERRORS AND OMISSIONS: Please notify us promptly if you believe that there is any inaccuracy or discrepancy in any transaction or balance reflected on this statement. In the event that you have relayed such information to us verbally, kindly re-confirm to us any such communication in writing as soon as possible thereafter. Make certain to note your account number.

FINANCIAL STATEMENT: A financial statement of Oppenheimer is available for your inspection at our main office. A copy will be mailed to you upon written request.



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OPPENHEIMER & CO INC CUSTODIAN
FBO KATHRYN RAMSEY ROTH IRA
27 DAN ST

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Portfolio Holdings

Some prices, current values and income estimates may be approximations, resulting in gains and losses not being accurately reflected. Unrealized gains and/or losses are computed from the supplied cost basis data and may not be accurate for tax reporting purposes. Items for which a cost basis was not available as of the statement period ending date are indicated by the symbol N/A. The total gains and/or losses do not reflect positions which we do not have cost information. Please contact your Financial Advisor if you believe any cost basis related data is inaccurate or if you require additional information.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") are estimates only and do not indicate actual income or performance of investments. 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. As EAI and EY are estimates, the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment and it does not reflect changes in its price, which may fluctuate.

Advantage Bank Deposits

(NOT COVERED BY SIPC)

As described in the ABD Program's Terms & Conditions, the current yield is based on the average daily balance during the prior month's interest cycle; interest cycles run from mid-month to mid-month. Client may elect to liquidate any cash investment option at any time by contacting his/her Financial Advisor.

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	EY	EAI	Portfolio Percent
ADVANTAGE BANK DEPOSIT	CASH	2,251.1200	ABDXX	1.00000	1.00000	2,251.12	2,251.12	0.1500%	3	11.37
FDIC INSURED AT VARIOUS BKS										
TOTAL ADVANTAGE BANK DEPOSITS						2,251.12	2,251.12		3	11.37

Equities

Please note the following icon appears to the right of the stock symbol of those securities which Oppenheimer has provided research coverage. If you wish to access such research you may visit the Client Access web site (www.opco.com) or speak with your Financial Advisor.

Common Stock

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/(Loss)	EY	EAI	Portfolio Percent
AT&T INC	(R) CASH	106	T	36.09630	30.68000	3,826.21	3,252.08	(574)	6.518%	212	16.42
BRITISH AMERN TOB PLC	(C) CASH	61	BTI	52.41000	43.40000	3,197.01	2,647.40	(550)	6.055%	160	13.37
SPONSORED ADR											
CENTURYLINK INC	(R) CASH	142	CTL	24.50190	20.64000	3,479.27	2,930.88	(548)	10.465%	306	14.80
COLGATE PALMOLIVE CO	(F) CASH	41	CL	65.81830	59.55000	2,698.55	2,441.55	(257)	2.821%	68	12.33
FORD MTR CO DEL	(S) CASH	255	F	10.25980	9.55000	2,616.25	2,435.25	(181)	6.282%	153	12.29
COM PAR \$0.01											
GENERAL ELECTRIC CO	(T) CASH	166	GE	30.07640	10.10000	4,992.69	1,676.60	(3,316)	4.752%	79	8.46
L BRANDS INC	(B) CASH	67	LB	39.18880	32.42000	2,625.65	2,172.14	(454)	7.402%	160	10.97
SUB-TOTAL COMMON STOCK						23,435.63	17,555.90	(5,880)		1,141	88.63
TOTAL EQUITIES						23,435.63	17,555.90	(5,880)		1,141	88.63

COMMON STOCK HOLDINGS SUMMARY BY INDUSTRY CODE

(R) 35% TELECOMMUNICATIONS	(C) 15% BASIC INDUSTRY	(F) 13% CONSUMER GOODS
(S) 13% TRANSPORTATION	(T) 9% UTILITIES	(B) 12% APPAREL & ACCESSORIES





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Total Portfolio Holdings.....	Total Cost Basis \$25,686.75	Current Value \$19,807.02	Unrealized Gain/(Loss) \$(5,880)	EY 5.779%	EAI 1,144	Portfolio Percent 100%
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Transactions/Activity Detail

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
10-26	CASH	-45	SOLD	** BUY AND SELL TRANSACTIONS ** MONDELEZ INTL INC Net Buy and Sell Transactions.....	41.50	1,787.47 CREDIT \$1,787.47 CREDIT

You should be aware of the risks associated with using Stop Orders during volatile market conditions. For additional information, please contact your Financial Advisor or visit the Disclosures section of our website:
<http://www.opco.com/disclosures.aspx>

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
10-26	CASH		CHECK	** FUNDS DEPOSITED OR WITHDRAWN ** NO. 3154412 Net Funds Deposited or Withdrawn.....		5,000.00 DEBIT \$5,000.00 DEBIT

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
10-25	CASH	1	RECEIVED	** MISCELLANEOUS ACTIVITY ** GENERAL ELECTRIC CO CIL @ \$7.27 Net Miscellaneous Credits/Debits.....		12.53 DEBIT \$12.53 DEBIT

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
10-12	CASH	45	DIVIDENDS ON	** INCOME ACTIVITY ** MONDELEZ INTL INC RDTE:09/28/18 P/DTE:10/12/18	CLA	11.70 CREDIT
10-16	CASH		INTEREST ON	ADVANTAGE BANK DEPOSIT INTEREST INCOME		0.47 CREDIT
10-25	CASH	165	DIVIDENDS ON	GENERAL ELECTRIC CO RDTE:09/17/18 P/DTE:10/25/18 Net Income Activity.....		19.80 CREDIT \$31.97 CREDIT



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Advantage Bank Deposit - Program Bank Balance(s) (NOT COVERED BY SIPC)

Your money, while deposited in any one of the below-referenced banks, is eligible for FDIC insurance up to the standard maximum deposit insurance amount in the aggregate with other deposits that you hold in the same right and capacity at that same bank (typically \$250,000 for individual, trust, and retirement accounts and \$500,000 for joint accounts). To provide maximum FDIC insurance, deposits of your cash balances will be made at as many participating Deposit Banks as possible (depending on capacity at such banks). You are responsible for monitoring the total amount of deposits that you maintain with any listed bank in order to determine the extent of FDIC insurance available to you, including, without limitation, deposits held through any other accounts at Oppenheimer, deposits that you maintain directly in the same capacity with any listed bank or any CDs issued by a listed bank. The aggregation of such deposits may cause you to exceed the maximum amount of FDIC insurance allowable. Please contact your Financial Advisor immediately in the event you believe this is the case. These bank deposits are not protected by SIPC or any excess insurance held by Oppenheimer.

Bank Name	Balance
Valley National Bank (Passaic, NJ)	2,251.12
CLOSING ADVANTAGE BANK BALANCE (NOT COVERED BY SIPC)	\$2,251.12
SUB TOTAL	\$2,251.12
GRAND TOTAL ADVANTAGE BANK DEPOSITS	\$2,251.12

Advantage Bank Deposit Activity (NOT COVERED BY SIPC)

Date	Description	Amount	Balance	Date	Description	Amount	Balance
OPENING ADVANTAGE BANK DEPOSIT BALANCE							
Interest Rate: 0.1500%							
10/16/2018	INTEREST INCOME REINVESTED	0.47	5,444.68	10/26/2018	WITHDRAWAL FROM PROGRAM BANK	-3,212.53	2,232.15
10/31/2018	DEPOSIT TO PROGRAM BANK	18.97	2,251.12				
CLOSING ADVANTAGE BANK DEPOSIT BALANCE							
\$2,251.12							

Realized Gain/(Loss) Transactions

Description	Lot Quantity	Purchase Date	Purchase Price	Purchase Cost	Sale Date	Sale Price	Sale Proceeds	Realized Gain/(Loss)
MONDELEZ INTL INC CLA	45	05/29/2018	39.12000	1,840.40	10/24/2018	41.50000	1,787.47	(52.93)
SUB-TOTAL SHORT TERM								(52.93)
TOTAL REALIZED GAIN/(LOSS)								(52.93)

Cash and securities held by us in your client account(s) are protected in two ways. Through our membership in SIPC (Securities Investor Protection Corp.), protection is provided up to US\$500,000, of which as much as US\$250,000 can be in cash. The firm supplements this by providing similar protection for the remainder of the cash and/or securities up to US\$100,000,000 that we hold on your behalf.

Money deposited in the program banks is insured by the FDIC. FDIC deposit insurance and SIPC coverage are very different. FDIC insures depositors against loss of principal value of a deposit in the event of the insolvency of the bank that issued the deposit. SIPC coverage protects against a disappearance of securities that results from the insolvency of a broker-dealer and a loss of customer cash held as a general obligation of the broker-dealer up to the above stated limits. SIPC coverage does not protect against a decline in value of securities, and provides no coverage for balances held on deposit at a bank, even if held through a broker-dealer. Further information about SIPC may be found on their website at www.sipc.org or by calling (877) 275-3342.

Please notify us promptly if you believe that there is any inaccuracy or discrepancy in any transaction or balance reflected on this statement. In the event that you have relayed such information to us verbally, please re-confirm to us any such communication in writing as soon as possible thereafter. Please be sure to note your account number.

**** THIS IS THE END OF YOUR STATEMENT. WE THANK YOU FOR BEING A VALUED CLIENT. ****





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New York, NY 10004
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Office Serving Your Account : **CONFIRMATION**

ONE FEDERAL STREET
22ND FLOOR
BOSTON, MA 02110

0013.01.01.0641



KATHRYN RAMSEY
27 DAN ST
WARWICK RI 02889

For the account of:
OPPENHEIMER & CO INC CUSTODIAN
FBO KATHRYN RAMSEY ROTH IRA

FINANCIAL ADVISOR: HUME, DAVID

TRADE DATE	SETTLEMENT DATE	TRANSACTION NUMBER
10-24-2018	10-26-2018	1024QC001466-01
ACCOUNT NUMBER	T*	FA
G873828409	1	57J
CUSIP NUMBER	C*	INTERNAL USE
609207105	0	
	SYMBOL	
	MDLZ	

**WE ARE PLEASED TO CONFIRM THE FOLLOWING TRANSACTION:
YOU SOLD:**

MONDELEZ INTL INC
CL A
WE ARE A MARKET MAKER IN THIS SECURITY
SOLICITED

QUANTITY	45
PRICE	USD 41.50

PRINCIPAL	1,867.50
INTEREST	
COMMISSION	75.00
FEES	.03
SERVICE CHARGE	5.00

Go Green! Sign up for eDelivery at opco.com/ClientAccess

NET AMOUNT USD 1,787.47



SECURITIES INVESTOR PROTECTION CORPORATION

*Please refer to the reverse side C (Capacity), T (Account type) for legend and descriptions.

WE THANK YOU FOR ALLOWING US TO SERVE YOU

IF REMITTANCE IS REQUIRED, please mail a check made payable to the title of your account, and send it to the Office Serving Your Account listed above.

For the account of:

OPPENHEIMER & CO INC CUSTODIAN
FBO KATHRYN RAMSEY ROTH IRA

NET AMOUNT USD	SETTLEMENT DATE
1,787.47	10-26-2018
ACCOUNT NUMBER	FA
G873828409	57J
	TAX IDENTIFICATION
	ON FILE
IF FUNDS AND/OR SECURITIES ARE NEEDED, AND ARE NOT ALREADY ON DEPOSIT IN YOUR ACCOUNT, FEDERAL REGULATIONS REQUIRE THAT THEY BE DEPOSITED BY THE SETTLEMENT DATE ABOVE, PLEASE INCLUDE YOUR ACCOUNT NUMBER ON YOUR CHECK MADE PAYABLE TO THE TITLE OF YOUR ACCOUNT.	

☐ PLEASE CHECK HERE IF NEW ADDRESS OR
ACCOUNT CHANGE ON REVERSE SIDE

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