

UNITED STATES HOUSE OF REPRESENTATIVES

FORM A
For use by Members, officers, and employees

NITA M. LOWEY

(Full Name)

202-225-6506

(Daytime Telephone)

Filer Status

☒ Member of the U.S. House of Representatives

State: NY
District: 18

☐ Officer Or Employee

Employing Office:

Report Type

☒ Annual (May 15)

☐ Amendment

☐ Termination

Termination Date:

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$335 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$335 from one source)? If yes, complete and attach Schedule VII.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Trusts- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Exemptions- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Standards of Official Conduct.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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U.S. HOUSE OF REPRESENTATIVES
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SCHEDULE I - EARNED INCOME

Name NITA M. LOWEY

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List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totaling \$200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

Source	Type	Amount
Lowey Dannenberg Cohen & Hart, P.C.	Spouse earned income	N/A
NY State & Local Employees Retirement System	Filer's pension (for employment prior to current House of Representatives membership)	\$10,065.44

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name NITA M. LOWEY

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BLOCK A

Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other assets or sources of income which generated more than \$200 in "unearned" income during the year. For rental property or land, provide a complete address. Provide full names of stocks and mutual funds (do not use ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans) that are self directed (i.e., plans in which you have the power, even if not exercised, to select the specific investments), provide the value and income information on each asset in the account that exceeds the reporting threshold. For retirement plans that are not self-directed, name the institution holding the account and its value at the end of the reporting period. For an active business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the instruction booklet.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent or sibling; any deposits totaling \$5,000 or less in personal savings accounts; any financial interest in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B

Year-End Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it is generated income, the value should be "None."

BLOCK C

Type of Income

Check all columns that apply. For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA". For all other assets including all IRAs, indicate the type of income by checking the appropriate box below. Dividends and interest, even if reinvested, should be listed as income. Check "None" if asset did not generate any income during the calendar year.

BLOCK D

Amount of Income

For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA" for income. For all other assets, including all IRAs, indicate the category of income by checking the appropriate box below. Dividends and interest, even if reinvested, should be listed as income. Check "None" if no income was earned or generated.

BLOCK E

Transaction

Indicate if asset had purchases (P), sales (S), or exchanges (E) exceeding \$1,000 in reporting year.

SP	3M Co	\$15,001 - \$50,000	DIVIDENDS	\$201 - \$1,000	P
SP	Arbiter Partners (not self directed) - Hedge Fund	\$1,000,001 - \$5,000,000	DIVIDENDS/ CAPITAL GAINS	\$100,001 - \$1,000,000	
SP	Avatar Holdings	\$1,001 - \$15,000	CAPITAL GAINS	\$5,001 - \$15,000	PS(part)
SP	Brownstone Catalyst Fund - IRA	\$1,000,001 - \$5,000,000	CAPITAL GAINS/ INTEREST T/DIVIDENDS	\$50,001 - \$100,000	
SP	Cadigan Partners	\$250,001 - \$500,000	None	NONE	
JT	Chase Bank (checking)	\$1,001 - \$15,000	Interest	\$201 - \$1,000	

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name NITA M. LOWEY

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JT	Citibank Checking and Savings	\$1,000,001 - \$5,000,000	INTEREST	\$201 - \$1,000	
SP	Diker Micro-Value Fund	\$250,001 - \$500,000	CAPITAL GAINS/DIVIDEN DS/INTEREST	\$2,501 - \$5,000	

SP	Federated/ Kaufmann Mutual Fund - IRA	\$1,000,001 - \$5,000,000	DIVIDENDS/CAP ITAL GAINS	\$100,001 - \$1,000,000	
JT	Fidelity Money Market Fund	\$500,001 - \$1,000,000	INTEREST/DIVID ENDS	\$5,001 - \$15,000	
JT	Glickenhause & Co.	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
JT	Glickenhause & Co. - Triad Fund	\$1,000,001 - \$5,000,000	INTEREST/DIVID ENDS/CAPITAL GAINS	\$50,001 - \$100,000	

SP	Helmerich & Payne	\$15,001 - \$50,000	DIVIDENDS	\$1 - \$200	
SP	Ingalls & Snyder Value Fund	\$1,000,001 - \$5,000,000	Interest/Capital gains	\$100,001 - \$1,000,000	
SP	Johnson & Johnson	\$15,001 - \$50,000	DIVIDENDS/CAP ITAL GAINS	\$201 - \$1,000	
SP	Kraft Foods	None	CAPITAL GAINS/DIVIDEN DS	\$15,001 - \$50,000	S

SP	Lowey Dannenberg Bemporad & Selinger Profit Sharing Plan	\$1,000,001 - \$5,000,000	NONE	NONE	
SP	Lowey Dannenberg Cohen & Hart, PC - Ownership interest in law firm	\$1,000,001 - \$5,000,000	See Schedule I	N/A	

SP	Lowey Family Investment LLC (see footnote)	\$1,000,001 - \$5,000,000	Capital Gains	\$100,001 - \$1,000,000	
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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name NITA M. LOWEY

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JT	M.D. Sass Multistrategy (not self directed) - Hedge Fund	None	CAPITAL GAINS	\$1,001 - \$2,500	S
SP	M.D. Sass/Macquarie Financial Strategies - Private Equity Fund	\$500,001 - \$1,000,000	CAPITAL GAINS	\$15,001 - \$50,000	
SP	Market Vectors ETF TR Gold Miners ETF Fd	\$50,001 - \$100,000	DIVIDENDS/CAPITAL GAINS	\$1 - \$200	P
SP	MMI Investments/ Millicap Advisors (not self directed) - Hedge Fund	\$1,000,001 - \$5,000,000	INTEREST/DIVIDENDS/CAPITAL GAINS	\$5,001 - \$15,000	
SP	New Silk Route Fund - Private Equity Fund	\$100,001 - \$250,000	CAPITAL GAINS	\$1,001 - \$2,500	
SP	Newmont Mining	\$50,001 - \$100,000	DIVIDENDS	\$201 - \$1,000	
SP	NY Muni Cash Fund* - see footnote	\$100,001 - \$250,000	INTEREST	\$1 - \$200	
	NYS Def. Compensation Plan/401K	\$50,001 - \$100,000	DIVIDENDS/INTE REST	\$15,001 - \$50,000	
	Oppenheimer & Close IRA (see attachment)	\$100,001 - \$250,000	N/A	N/A	
SP	Oppenheimer & Close Limited Partnership (not self directed) - Hedge Fund	\$500,001 - \$1,000,000	CAPITAL GAINS/INTEREST/DIVIDENDS	\$50,001 - \$100,000	
SP	Oppenheimer & Spence Investment Pp. (not self directed) - Hedge Fund	\$500,001 - \$1,000,000	Dividends/Capital Gains/INTEREST	\$50,001 - \$100,000	
SP	P. Oppenheimer Investment Pp. (not self directed) - Hedge Fund	\$1,000,001 - \$5,000,000	Dividends/Capital Gains/INTEREST	\$50,001 - \$100,000	

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name NITA M. LOWEY

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SP	Pequot Partners Fund (not self directed) - Hedge Fund	\$250,001 - \$500,000	NONE	NONE	S(part)
SP	Pfizer	\$1,001 - \$15,000	DIVIDENDS/CAPITAL GAINS	\$201 - \$1,000	
SP	Santa Monica Plnrs (not self directed) - Hedge Fund	\$250,001 - \$500,000	INTEREST/DIVIDENDS/CAPITAL GAINS	\$5,001 - \$15,000	
SP	Schelcher-Prince	\$250,001 - \$500,000	INTEREST	\$2,501 - \$5,000	
SP	Seacor Holdings	\$50,001 - \$100,000	NONE	NONE	
SP	Superior Industries	\$1,001 - \$15,000	CAPITAL GAINS/DIVIDENDS	\$201 - \$1,000	
SP	United States Treasury Bills	\$100,001 - \$250,000	INTEREST	\$1,001 - \$2,500	

SCHEDULE IV - TRANSACTIONS

Name NITA M. LOWEY

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Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded \$1,000. Include transactions that resulted in a loss. Provide a brief description of any exchange transaction. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. If only a portion of an asset is sold, please so indicate (i.e., "partial sale"). See example below.

SP, DC, JT	Asset	Type of Transaction	Capital Gain in Excess of \$200?	Date	Amount of Transaction
SP	3M	P	N/A	3/2/09	\$1,001 - \$15,000
SP	Avatar	S(part)	Yes	8/25/09	\$1,001 - \$15,000
SP	Avatar	P	N/A	2/24/09	\$1,001 - \$15,000
SP	Kraft Foods	S	Yes	9/8/09	\$15,001 - \$50,000
SP	M.D. Sass Multistrategy (not self directed) - Hedge fund	S	Yes	1/2/09	\$100,001 - \$250,000
SP	Market Vectors ETF TR Gold Miners ETF Fd	P	N/A	1/26/09	\$15,001 - \$50,000
SP	Pequot Partners Fund (not self directed) Hedge Fund	S(part)	No	7/1, 9/1, 11/1/09	\$500,001 - \$1,000,000

SCHEDULE VII - TRAVEL PAYMENTS AND REIMBURSEMENTS

Name NITA M. LOWEY

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Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than \$335 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor. Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

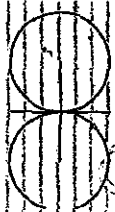
Source	Date(s)	Point of Departure-- Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Days not at sponsor's expense
Aspen Institute Congressional Program	5/24 - 6/1/09	NY-Vienna-Dubrovnik-NY	Y	Y	Y	2 days

FOOTNOTES

Name NITA M. LOWEY

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Number	Section / Schedule	Footnote	This note refers to the following item
1	Schedule III	Cash fund for the Oppenheimer & Ciose SP Account	NY Muni Cash Fund* - see footnote
2	Schedule III	SP owns an interest in Lowey Family Investment LLC, which is invested in Brownstone Investment Group LLC, a privately owned broker-dealer firm.	Lowey Family Investment LLC (see footnote)



OPPENHEIMER & CO. INC.
119 WEST 57 STREET
NEW YORK, N.Y. 10019
(212) 489-7522 (800) 223-2281
FAX (212) 489-1226

Individual Retirement Account Statement

* 00043464 01 AY 0.335 GR 00140 X102PD03 000000

Account Number: [REDACTED]
Statement Period: 12/01/2009 - 12/31/2009

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$163,744.48	\$150,060.47
Net Securities IN/OUT of Account	0.00	13,704.00
Adjusted Previous Account Value	163,744.48	163,764.47
Dividends, Interest and Other Income	0.00	0.01
Net Other Activity	0.00	20.00
Ending Account Value	\$163,744.48	\$163,744.48
Estimated Annual Income	\$0.01	

IRAF BROKER/ADVISOR: [REDACTED]
[REDACTED]

PHILIP OPPENHEIMER

Asset Allocation

	Last Period	This Period	% Allocation	Asset Allocation percentages are rounded to the nearest whole percentage.
Cash, Money Funds, and FDIC Deposits	40.48	40.48	1%	
Alternative Investments	163,704.00	163,704.00	99%	
Account Total	\$163,744.48	\$163,744.48	100%	

See page 2 of this statement for important information regarding the Asset Allocation section.



DATA PREPARED
FOR CUMULATIVE

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PAR-02-ROLL

Clearing Through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation
Member FINRA, NYSE, SIPC



Asset Allocation Disclosure and Footnotes

NOTE: Unpledged securities in your account may cause the total brokerage account assets to be understated.

Required Minimum Distribution Summary

Required Minimum Distribution (RMD) Waived for 2009

On Tuesday, December 29, 2008, the President signed into law, H.R. 7327, the Worker, Retiree, and Employer Recovery Act of 2008, which waives RMDs for 2009.

This means that if you are turning 70½ in 2009 you are not required to begin taking your RMD from your retirement account in 2009. If you are over 70½, you are not required to continue to take your RMD for 2009. You may still choose to take a distribution although it is not required.

As a reminder, if you turned 70½ during 2008, then you must continue to meet your RMD for 2008. You have until April 1, 2009, to complete your 2008 RMD requirement.

If you have an inherited account and RMDs had begun, you are not required to continue taking RMDs in 2009.

If you have a scheduled distribution established for your account for the purposes of satisfying your RMD, you may want to review that election with your investment professional to determine if changes should be made.

If you have distributions automatically paid from your retirement account that you would now like discontinued in 2009, you must instruct to have the distributions cancelled, or they will continue to be withdrawn from your account.

Please note that Pershing does not offer tax or legal advice. Please consult with your financial or tax advisor concerning the impact of this change to your specific circumstances.

Customer Service Information

Identification Number: 211

Contact Information

PHILIP OPPENHEIMER

E-Mail Address: office@oppen.com

Priority Mail First Class Value: \$1,500.00. Will be

Date of Birth: [REDACTED]

Furnished to the Internal Revenue Service

Note: Please verify the accuracy of your personal information. If incorrect, notify your financial organization. (If applicable)

Income and Expense Summary

Dividend Income

Money Market

Total Dividends Interest Income and Expenses

0.00

\$0.00

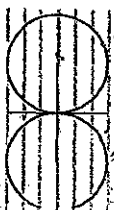
0.01

\$0.01

Portfolio Holdings

Quantity	Description	Opening Balance	Closing Balance	Accrued Income	Income This Year	Income 30-day Yield
Cash, Money Funds, and EDIC Deposits 1.00% of Portfolio						
Money Market						
40,230	DREYFUS GOVT PRIME INV SH	40.28	40.28	0.00	0.01	0.00%
Total Money Market						
		\$40.48	\$40.48	\$0.00	\$0.01	
Total Cash, Money Funds, and EDIC Deposits						
		\$40.48	\$40.48	\$0.00	\$0.01	





OPENHEIMER & CLOSE, INC.
119 WEST 57 STREET
NEW YORK, N.Y. 10019
(212) 489-7527 (800) 223-2281
FAX (212) 483-6526

Individual Retirement Account Statement

Statement Period: 12/01/2009 - 12/31/2009

Portfolio Holdings (continued)

Quantity	Description	Market Price	Estimated Value
Alternative Investments 99.00% of Portfolio			
163,704.00	OPENHEIMER CLOSE INVESTMENT PARTNERSHIP-LIMITED PARTNERSHIP	N/A	163,704.00
Valuation Date: 12/28/09 Valuation Code: B, V, C			
Security Identifier: 683953992			
Total Alternative Investments			\$163,704.00

Valuation Codes:

- B = This is an estimate of the value of the security.
- C = The source of this information is the management of the program.
- V = Value indicated reflects derived unit value to accommodate estimated unit value greater than \$9,999.99, or unique estimated value. Please contact your investment professional or financial organization for additional information.

Description	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$163,704.00	\$0.00	\$0.01

The values where indicated of real estate investment trusts (REITs) and direct participation programs (DPPs), including limited partnerships, have been provided by the REITs or DPPs, generally through an intermediary. The values are not guaranteed and are intended to reflect an estimate of the interest in the REIT or DPP represented by the units or shares described above. REIT and DPP securities are generally illiquid and the value may not be realized when you seek to liquidate the security. Where no value is indicated, please note that:

- REIT or DPP securities are generally illiquid.
- The value of the security may be different from its purchase price.
- Accurate valuation information is not available.

Please note the values for DPPs and REITs which are provided by the REITs and DPPs may not reflect recent activity and do not reflect an independent evaluation of the REIT or DPP.

Disclosures and Other Information

Pricing: Securities prices may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. Prices are received from various pricing services. However, pricing services are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt securities, estimated prices may be generated by a matrix system taking various factors into consideration. 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, such securities have not been included in the Asset Allocation information at the beginning of this statement.

Reinvestment: The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. However, information pertaining to these transactions which would otherwise appear on confirmations, including the time of execution and the



Portfolio Holdings (continued)

Name of the person from whom your securities were purchased will be furnished to you upon written request to your introducing firm. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow; the source and nature of which payment will be furnished to you upon written request to your introducing firm.

Option Disclosure - Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm in maintaining current background and financial information concerning your option accounts. Please promptly advise them in writing of any material change in your investment objectives or financial situation. Exercising options which are valued at the exercise price pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions - Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources as the conversion rate for the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositors) will be billed at the rates such agents use.

Proxy Vote - Securities held by you or margin securities not fully paid for by you may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin will be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

In accordance with federal regulations, individual retirement accounts (IRAs) participants with the exception of Rollover IRAs, who are the age of 70 1/2 or older must take their required minimum distribution (RMD) for the year in which they reach age 70 1/2 and each calendar year thereafter. RMD amounts must be distributed by December 31 of each year except for IRAs participants who turn 70 1/2 during the current year. These participants may delay their current year RMD until April 1 of the following year. Beginning in January, your RMD information will be included in your IRA account statement. Should you need to have your current year RMD amount calculated prior to receiving this information, please contact your investment professional or financial organization for assistance with your calculation request. With the exception of inherited IRAs, we will inform the Internal Revenue Service (IRS) of all IRA participants who are required to take an RMD from their IRA.

Contrary to the practice of many firms, Openheimer + Close, Inc. does not accept or receive payment for order flow. We constantly strive as your agent to obtain the best execution available for you, our client. Upon written request to Openheimer + Close, Inc. you may obtain the identity of the venue to which your orders were routed for the six months prior to your request and the time of transactions that may have resulted from such orders.

A copy of our FOM/ADV Part I which is on file with the SEC is available for our investment advisory clients upon written request.

Privacy Policy

As a result of the Gramm-Leach-Bliley Act, the SEC requires that we at Openheimer + Close, Inc. provide you with our privacy policy.

We collect nonpublic personal information about you from the following sources: information we receive from you on applications or other forms; information about your transactions with us, our affiliates, or others. We do not disclose any nonpublic personal information about our clients to anyone except Pershing LLC, as permitted by law.

Confidentiality and Security

We grant access to nonpublic personal information about you to our employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.



GENERAL INFORMATION

1. All orders and time orders shall be solely for your account and risk, shall be subject to the constitution, rules, regulations, customs, usages, marts and interpretations of the exchange or market and the clearing agency, if any, where the transactions are effected and/or settled, or if applicable, of the Financial Industry Regulatory Authority and to all applicable laws and regulations.

2. Wherever you are indebted to Pershing LLC ("Pershing") for any amount, all securities held by it for you in any account in which you have any interest shall remain all your liabilities to Pershing and Pershing may in its discretion at any time, without notice, demand or notice to you, cause or require any of all of your accounts by public or private sale, or purchase of both of all of any securities owned in such accounts, any balance remaining due Pershing to be promptly paid by you.

3. Wherever you are indebted to Pershing for any amount, all securities owned for your account are or may be, without further notice to you, loaned or pledged by Pershing, either separately or under circumstances which will permit the commingling thereof with other securities for any amount less than that equal to or greater than your liabilities to Pershing, but not under circumstances for an amount prohibited by law.

4. The securities sold to you where Pershing has acted as principal shall remain with Pershing until the entire purchase price is received or until the settlement date, whichever is later.

5. Any time interest charges earned for your account representing funds payable upon demand which, although properly accounted for on Pershing's books of record, are not segregated and may be used in the conduct of the business.

6. You may, if you received confirmation of transactions which do not appear on your statement, if so, the transactions will appear on your next periodic statement. Such transactions may be considered by you when computing the value of your account. This is especially true if you have written orders which have been entered.

7. If you maintain a margin account, this is a combined statement of your general account and a special margin account maintained for your margin requirement. The Board of Governors of the Federal Reserve System, the permanent record of the separate account as required by Regulation U, is available for your inspection upon request.

8. Interest charged on your balances in your account appears on the statement. The rate of interest and period covered are indicated. The rate may change from time to time due to fluctuations in money rates or other reasons. Interest is computed as described in material previously furnished by you. Please contact your financial adviser if you desire additional copies.

9. A financial statement of Pershing is available for your personal inspection at Pershing's offices. A copy of it may be mailed upon your written request for you can view it online at Pershing.com.

10. The statement should be retained by your records.

11. Dividends, interest and other distributions shown on the statement were classified as payable or nonpayable based on certain information known as of the distribution date. This classification is subject to change and is solely provided for use as general information. After year-end, Pershing is required to provide additional information to the Internal Revenue Service and other government authorities. At that time Pershing will provide that information on the annual tax information statement for use that statement to prepare your tax filings. The tax information statement also contains information to assist in accounting the data to prepare your tax returns.

12. Pershing does not provide tax, investment or legal advisory services and no one associated with Pershing is authorized to render such advice. You may obtain such advice from a tax, investment or legal advisor to consult with for advice to determine the appropriate tax treatment of their business.

13. Pershing does not provide protection for the net equity of securities positions and cash held in your account. OF THIS RISK, THE SECURITIES TRADER PROTECTION CORPORATION (STPC) provides \$500,000 of coverage, including \$100,000 for claims for cash, Pershing provides additional protection on funds similar to STPC for account net equity in excess of \$500,000 through a recommended insurer. The account provider applies when a STPC.

If any of the above Terms and Conditions are unenforceable to you, please notify Pershing immediately in writing by certified mail to One Pershing Plaza, Jersey City, NJ 07310, Attention: Compliance.

TERMS AND CONDITIONS

Whether than has financially unit is unable to meet obligations to securities client, but it does not protect against losses from the loss and fall in the market value of investments.

14. Pershing may trade for its own account as a market maker, specialist, odd lot dealer, block position, arbitrageur or investor. Consequently, at the time of any transaction you make, Pershing may have a position in such securities, which position may be partially or completely hedged.

15. If average price transaction is indicated on the front of the statement, your financial institution or Pershing may have acted as principal, agent or both. Details available upon request.

16. This statement will be deemed conclusive and an account stated unless you advise Pershing in writing of any objection to it within ten days after receipt. Any such objection should be sent to Pershing at One Pershing Plaza, Jersey City, NJ 07310, Attention: Compliance.

17. You are obligated to report promptly any inaccuracy or discrepancy in your account including unidentified, pending to your financial institution and Pershing, the custodian of your account. Please be advised that any oral communication should be confirmed in writing to further protect your rights. Including your rights under the Securities Investor Protection Act ("SIP") and the Securities Investor Protection Corporation ("SIPC"). Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07310-4133-3300. ERRORS AND OMISSIONS EXCEPTED.

PORTFOLIO HOLDINGS

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from quotation services, which we believe to be reliable. However, we cannot guarantee their accuracy. Securities for which a price is not available are marked "NA" and are omitted from the total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable. However, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and yields remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business for more information on specific details as to formulas used to calculate the figures. Actual interest represents interest earned but not yet received.

THE ROLE OF PERSHING

Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without liability or responsibility, (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides to investment services but does not assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.

Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with a custody or through your financial institution to that it receives as the result of securities transactions in process. Inquiries concerning the positions and balances in your account may only be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account.

Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to the securities and the supervision of your account. Its sales representatives and other personnel (Your financial institution is also responsible for approving the opening of accounts and obtaining account documents, the acceptance and in certain instances, execution of securities orders, the assessment of the suitability of these

transactions, where applicable, the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.

Pershing may capture and store data about you such as your financial information and investment objectives. However, Pershing is not providing this information and retaining whether your investment is consistent with your financial status and objectives and you hereby release Pershing from any liability to do so. Similarly, Pershing may capture and store information about whether a broker or an individual firm is registered in a given state. You hereby release Pershing from any liability to release this data or to release whether a particular security is registered or exempt from registration in your state.

This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure if you have any questions regarding this notice or if you wish the additional copies of the Disclosure Statement, please contact your financial institution.

PAYMENT FOR ORDER FLOW PROCEEDS

The following statement is provided to you as required by Rule 11a-13 of the Securities Exchange Act of 1934.

Pershing sends certain equity orders to exchanges, Electronic Communication Networks, or broker-dealers during normal business hours and during extended trading sessions. Certain of these venues provide payments to Pershing or other access fees to Pershing depending upon the characteristics of the order and any subsequent execution. In addition, Pershing may execute certain equity orders as principal. The details of these payments and fees are available upon written request. Pershing retains the right to identify and capture order flow to certain option exchanges. Compensation is generally in the form of a per option current cash payment. For a listing of organizations that pay Pershing for order flow, please refer to www.orderflowdisclosure.com.

Best Execution: Notwithstanding the previous paragraph regarding payment for order flow, Pershing selects certain market centers to provide execution of client orders and executes client orders through these market centers to the extent possible. Pershing may electronically send to a specified size, and to execute them at or better than the national best bid or offer (NBBO). On certain larger orders, or if the designated market centers do not make a market in the subject security, Pershing directly contacts market centers to obtain a selected market. The designated market centers to which orders are automatically routed are selected based on the current high quality of their executions in one or more market segments and their ability to provide opportunities for execution at prices superior to the NBBO. In order for an exchange-listed security to not immediately accessible on the exchange to which it is routed, such order may be represented in the national marketplace using the various means available for price discovery. Pershing also regularly reviews reports for quality of execution purposes.

IMPORTANT ADEQUATION DISCLOSURES

As parties to this agreement are giving up the right to sue each other at court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed, Arbitration means are generally used and binding a party's ability to have a court review or modify an arbitrator's award is very limited.

- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to recede the reasons for their award.
- The award of arbitrators will typically include a remedy of arbitrators who were of an affected with the securities industry.
- The rules of some arbitration forums may impose time limits for filing a claim in arbitration.
- It is your responsibility to obtain that it handles for arbitrators before bringing it to court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into the agreement.

IMPORTANT ADEQUATION AGREEMENT

Any controversy between you and us, shall be submitted to arbitration before the Financial Industry Regulatory Authority or any other national securities exchange on which a transaction giving rise to the claim took place (and only before such exchange).

No person shall bring a claim or a claim class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated or brought a claim to court. Any claim, whether or a claim or a claim class action, shall be brought in court. (1) The claim, certification is directed. 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