

## View results

Respondent

5

Anonymous

03:49

Time to complete

## 1. Full Name \*

Bill Ciraco

Enter your answer

## 2. Current Employer(s) \*

Entity Name, Address, Job Title, Duties or "not applicable"

None

Enter your answer

## 3. Previous Employer(s) from Preceding Year (if any) \*

Entity Name, Address, Job Title, Duties or "not applicable"

None

## 4. If self-employed (as owner or officer) this year or last year \*

Entity Name, Type of Business, Job Title or "not applicable"

None

## 5. Individuals or entities from which you have received \$5,000 or more in income from during the preceding year (Not applicable for officers who provide goods and services to multiple customers as part of a profession) \*

Name, Type of Services Rendered or "not applicable"

None

## 6. List Stocks or Bonds Valued at \$5,000 or More (Not applicable if funds are managed by a third party, e.g. managed investment accounts and mutual funds) \*

Entity Name and Type of Business or "not applicable"

See attached account statement

## 7. Entities Not Listed Above, in which the Officer currently serves, or served in the preceding year, in a paid leadership capacity or in a paid or unpaid position on a board of directors \*

Entity Name, Type of Business, Position/Title or "not applicable"

None

## 8. Adults Residing in Officer's Household \*

Spouse's Name or "not applicable"

Alyse Forcellina

## 9. Spouse's Current Employer(s) \*

Entity Name, Address, Job Title, Duties or "not applicable"

Spencer Stuart International

Enter your answer

## 10. Spouse's Previous Employer(s) from Preceding Year \*

Entity Name, Address, Job Title, Duties or "not applicable"

Same

## 11. Other Adults Unrelated by Blood or Marriage Residing in Officer's Household \*

Name or "not applicable"

None

## 12. Other Adult's Current Employer(s) \*

Entity Name, Address, Job Title, Duties or "not applicable"

None

Enter your answer

## 13. Adult's Previous Employer(s) from Preceding Year \*

Entity Name, Address, Job Title, Duties or "not applicable"

None

## 14. (Optional) Any real property owned or having a financial interest in, by the Officer, that may constitute a conflict of interest.

Address, Description/Type of Interest

None

## 15. (Optional) Describe any other matter of interest that the Officer believes may constitute a conflict of interest.

None

## 16. I declare under criminal penalty under the law of Utah that the foregoing is true and accurate to the best of my knowledge. An Officer who intentionally or knowingly violates a provision of this law is guilty of a Class B Misdemeanor, and a civil penalty of \$100 shall be imposed. I understand this statement is a public document and the information is required to be provided to the City Recorder and posted on the city's website for as long as I am in office.

Type your Name, Date

Bill Ciraco, 01/31/2026

**Financial Professional**



**Office Serving Your Account**

CHRYSLER EAST,  
666 THIRD AVE 13TH FL,  
NEW YORK, NY 10017

**For the Period:** 12/01/25 - 12/31/25  
**Last Statement:** 11/30/25



**Special Message**

This statement has been provided to you through electronic delivery.  
Thank you for helping us 'Go Green'!

Oppenheimer is acting in a Brokerage capacity for this account.

OPPENHEIMER & CO INC CUSTODIAN  
FBO WILLIAM J CIRACO IRA  
2536 ASPEN SPRINGS DR  
PARK CITY UT 84060

**Portfolio Summary**

	<b>This Period</b>	<b>Previous Period</b>	<b>Estimated Annual Income</b>
	<b>12/31/25</b>	<b>11/30/25</b>	
Advantage Bank Deposits*	\$1,636.56	\$492.27	\$3.27
Equities	603,215.00	599,519.95	11,075.67
Mutual Funds	157,674.67	157,149.88	6,061.32
Cash Account Balance	212.50	155.00	
<b>Total Asset Value</b>	<b>\$762,738.73</b>	<b>\$757,317.10</b>	<b>\$17,140.26</b>

*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.*  
*\*\* Accrued Interest total as of the last business day of the month. (May not represent full month accrued interest.)*

**Income Summary**

*\*Not reported to IRS for Retirement Accounts*

<b>Reportable</b>	<b>This Period</b>	<b>Year to Date</b>
Advantage Bank Dep Interest	\$0.29	\$2.92
Foreign Tax Withheld	0.00	-58.28
Substitute Payment	240.00	720.00
Dividends	1,486.29	12,430.54
<b>Total Reportable</b>	<b>\$1,726.58</b>	<b>\$13,095.18</b>

## 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 Professional, 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 charges 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 Professional. 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](http://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.

**INVESTOR AND MUNICIPAL ADVISORY CLIENT EDUCATION AND PROTECTION:** Oppenheimer & Co. Inc. is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board ("MSRB"). An investor brochure which describes the protections that may be provided by MSRB rules as well as how to file a complaint with an appropriate regulatory authority is available on the MSRB website: [www.msrb.org](http://www.msrb.org).

**REQUIRED MINIMUM DISTRIBUTION:** Please note the RMD displayed is based upon the value of the marketable securities in your account at year-end. It does not take into account rollovers not completed by last day of the year, re-characterizations of IRA contributions, or non-priced assets such as non-marketable or annuities. If your spouse is your sole beneficiary and more than 10 years younger than you, your RMD may be less. If you believe any of these topics may affect you, please contact your Financial Professional for further clarification.

OPPENHEIMER & CO INC CUSTODIAN  
FBO WILLIAM J CIRACO IRA  
2536 ASPEN SPRINGS DR

Financial Professional

Period Ending

Account Number

12/31/25

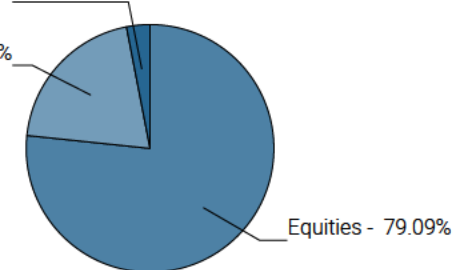
## Cash Activity Summary

Opening Cash Balance	\$155.00
Net Miscellaneous Credits/Debits	-524.79
Net Income Activity	1,726.58
Net Advantage Bank Deposit Activity	-1,144.29
Closing Cash Balance	\$212.50

## Asset Allocation

Advantage Bank Deposits\* - 0.21%

Mutual Funds - 20.70%



## News and Information

### Communications from Oppenheimer

In an ever-changing world, communication is essential, and without a doubt, email is among the most efficient methods for disseminating important information. So that Oppenheimer may connect with you in a timely fashion, please confirm with your Financial Professional that we have a current email address on file. If you have not already done so, we urge you to enroll for eDelivery of account statements, confirmations, tax forms, and other important documents; doing so will support Oppenheimer's "Go Green" efforts while also guaranteeing quicker and more secure distribution of information related to your account.

### Distribution of 2025 Tax Reporting Documents for Your IRA Account

The IRS deadline for distribution of 2025 Form 1099-R is January 31, 2026; the deadline for distribution of 2025 Form 5498 is May 31, 2026. Values displayed in the Income Summary section on the first page of this statement are subject to change and should not be used for tax preparation purposes. Adjustments to your 2025 IRA, ESA, or HSA Distributions, if any, will be reflected on Form 1099-R. Additional 2025 IRA, ESA, or HSA contributions made through April 15, 2026 will be reflected on Form 5498. If you are a verified Client Access user, you can receive your tax documents via eDelivery. Go to the "My Profile" tab on Client Access and click "eDelivery of Oppenheimer account documents". If you are not a Client Access user, please ask your Oppenheimer Financial Professional to provide a User ID and temporary password.

### IRS Reporting: 12/31/25 Fair Market Value of Your IRA Account

In accordance with Section 408(i) of the Internal Revenue Code of 1986, Oppenheimer will report the 12/31/25 Fair Market Value (FMV) of your Custodial traditional IRA, Roth IRA, SIMPLE IRA or SEP IRA to the Internal Revenue Service for the 2025 tax year.

### 2026 Annual Fee for Your Self-Directed Retirement, Education Savings, or Health Savings Account

The annual fee for your self-directed retirement, education savings, or health savings account is due by mid-June, 2026. Fees are as follows: IRA (traditional, Roth, SIMPLE and SEP), Coverdell Education Savings and Health Savings accounts: \$90; Custodial Simplified Qualified Plans: \$100; Custodial Flexible Qualified Plans: \$130. To avoid having the fee deducted from the balance in your account, send a separate check to Oppenheimer & Co. Inc., Attn: IRA Department, 3310 West Big Beaver Road, Suite 260, Troy, MI 48084. Make certain to indicate your account number on the check. Please note that if your check is received after June 15, 2026, the amount will be considered a 2026 contribution. Kindly contact your Oppenheimer Financial Professional if you have questions.

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### Trusted Contact Designation

Industry regulators Financial Industry Regulatory Authority (FINRA), North American Securities Administrators Association (NASAA) and staff from the SEC's Office of Investor Education and Advocacy recommend that clients of financial institutions designate [Trusted Contact](#) information for their accounts. Accordingly, your Oppenheimer & Co. Inc. Financial Professional may ask you to provide contact information for an individual or individuals whom the Firm may contact in limited circumstances such as: we suspect you may have been the victim of financial exploitation; we believe you may be suffering from a medical situation such as diminished capacity or other health issue; we wish to make contact when you are travelling or there has been a natural disaster.

While it is not mandatory to do so, if you wish to designate a Trusted Contact, you will be asked to provide the individual's name, relationship, mailing address, telephone number, and email address. Please be advised that Oppenheimer may disclose to your Trusted Contact limited information to address possible financial exploitation; we may also request that the Trusted Contact confirm specifics of your current contact information, health status, and the identity of your legal guardian, executor, trustee, or holder of your Power of Attorney. It is important to note that the Trusted Contact designation does not appoint an individual as your legal guardian, trustee, executor, Power of Attorney or give the individual the ability to make decisions about or authorize transactions in your account.

For additional information on Trusted Contact designation, visit the following links provided by FINRA:

- Fact Sheet: [www.finra.org/sites/default/files/2021-09/trusted-contact-infographic.pdf](http://www.finra.org/sites/default/files/2021-09/trusted-contact-infographic.pdf)
- Web Page with Video: <https://www.finra.org/trustedcontact>

### Advantage Bank Deposit Program Notice

Per the Terms and Conditions of the Advantage Bank Deposit Program, the Deposit Bank List is subject to change over time. If, after viewing the Deposit Bank List, you wish to designate a Deposit Bank as ineligible to receive your funds, please contact your Oppenheimer Financial Professional. You may view the Deposit Bank List by visiting our website as [www.oppenheimer.com/ABD](http://www.oppenheimer.com/ABD) or you may request a copy from the Financial Professional who handles your account.

To withdraw all or a portion of your funds invested through the ABD Program, or to discontinue the sweep option for your account, kindly contact your Oppenheimer Financial Professional. Liquidated bank deposits may remain in your account or may be remitted to you.

### Account Verification Profile for Your Review

Please review the Account Verification Profile at the end of this statement. Because we may rely upon this information with respect to your account, it is important that you notify us immediately, *in writing*, if any information is inaccurate, out-of-date or has changed in any way.

OPPENHEIMER & CO INC CUSTODIAN  
FBO WILLIAM J CIRACO IRA  
2536 ASPEN SPRINGS DR

Financial Professional

Period Ending

Account Number

12/31/25

## Portfolio Holdings

Some prices, current values and income estimates may be approximations. Unrealized gains and/or losses are computed from the cost basis data on file, which may not be accurate for tax reporting purposes. Items for which a cost basis is not available are indicated by the symbol 'N/A'. The total gains and/or losses do not include positions for which we do not have cost basis information.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") are estimates only, and may not indicate actual income or performance of investments. EAI and EY for certain types of securities may include a return of principal or distributed capital gains. As EAI and EY are estimates, the actual income received may be different than the estimated amounts. EY is reported based upon the current price of the security, which may fluctuate.

Our standard default method to close a tax lot for the sale of a security is 'FIFO' (first in, first out), unless a specified tax lot is selected at the time of sale. As required by the IRS, corrections to tax lots may only be adjusted by settlement date for the sale. When closing a position using a method other than FIFO for tax accounting, please make sure to provide clear instructions to your financial professional at the time of sale. Please visit <https://www.irs.gov> for more information.

## Advantage Bank Deposits

(COVERED BY FDIC)

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 Professional. Each bank deposit constitutes an obligation of a deposit bank and is not a cash balance held at Oppenheimer.

Description	Account Type	Quantity	Symbol	Unit Cost	Current Price	Total Cost Basis	Current Value	Est. Yield	Est. Ann. Inc.	Portfolio Percent
ADVANTAGE BANK DEPOSIT FDIC INSURED AT VARIOUS BKS	CASH	1,636.5600	ABDXX	1.000	1.000	1,636.56	1,636.56	0.2000%	3	0.21
<b>TOTAL ADVANTAGE BANK DEPOSITS.....</b>						<b>1,636.56</b>	<b>1,636.56</b>		<b>3</b>	<b>0.21</b>

## 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](http://www.opco.com)) or speak with your Financial Professional.

### Common Stock

Description	Trade Date /Acct Type	Quantity	Symbol	Unit Cost /Avg Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/(Loss)	Est. Yield	Est. Ann. Inc.	Portfolio Percent
ABBOTT LABS	12/19/2022	150	ABT	106.456		16,023.52	18,793.50	2,769	LT		
	(L) CASH	150	ABT	106.823	125.290	16,023.52	18,793.50	2,769	2.011%	378	2.46
APPLE INC	01/27/2015	120	AAPL	27.820		3,341.40	32,623.20	29,281	LT		
	(M) CASH	120	AAPL	27.845	271.860	3,341.40	32,623.20	29,281	0.382%	124	4.28
ATLISSIAN CORPORATION CL A	05/01/2024	100	TEAM	172.851		17,340.14	16,214.00	(1,126)	LT		
	(Q) CASH	100	TEAM	173.401	162.140	17,340.14	16,214.00	(1,126)			2.13
CVS HEALTH CORP	02/28/2020	150	CVS	58.360		8,809.00	11,904.00	3,095	LT		
	07/13/2023	100	CVS	71.257		7,180.77	7,936.00	755	LT		
	05/01/2024	50	CVS	56.157		2,862.88	3,968.00	1,105	LT		
	(L) CASH	300	CVS	62.842	79.360	18,852.65	23,808.00	4,955	3.351%	798	3.12
EXPAND ENERGY CORPORATION	07/13/2023	200	EXE	83.274		16,709.84	22,072.00	5,362	LT		
	(G) CASH	200	EXE	83.549	110.360	16,709.84	22,072.00	5,362	2.084%	460	2.89
CLOUDFLARE INC CL A COM	05/01/2024	200	NET	88.260		17,707.00	39,430.00	21,723	LT		
	(Q) CASH	200	NET	88.535	197.150	17,707.00	39,430.00	21,723			5.17

OPPENHEIMER & CO INC CUSTODIAN  
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**Common Stock**

Description	Trade Date /Acct Type	Quantity	Symbol	Unit Cost /Avg Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/(Loss)	Est. Yield	Est. Ann. Inc.	Portfolio Percent
CROWN CASTLE INC REIT	05/01/2024 (I) CASH	200 200	CCI CCI	95.650 95.925	88.870	19,185.00 19,185.00	17,774.00 17,774.00	(1,411) (1,411)	LT 4.782%	850	2.33
DISNEY WALT CO	12/29/2022 (H) CASH	150 150	DIS DIS	87.268 87.488	113.770	13,123.28 13,123.28	17,065.50 17,065.50	3,942 3,942	LT 1.318%	225	2.24
FORD MTR CO	02/07/2022 07/13/2023 05/01/2024 (S) CASH	700 700 200 1,600	F F F F	17.866 15.187 12.215 16.091	13.120	12,561.76 10,686.46 2,498.18 25,746.40	9,184.00 9,184.00 2,624.00 20,992.00	(3,377) (1,502) 125 (4,754)	LT LT LT 4.573%	960	2.75
LAM RESEARCH CORP COM NEW	12/19/2018 (Q) CASH	250 250	LRCX LRCX	13.154 13.291	171.180	3,322.88 3,322.88	42,795.00 42,795.00	39,472 39,472	LT 0.607%	260	5.61
LAS VEGAS SANDS CORP	04/17/2024 05/01/2024 (K) CASH	400 100 500	LVS LVS LVS	50.410 44.558 49.459	65.090	20,219.00 4,510.81 24,729.81	26,036.00 6,509.00 32,545.00	5,817 1,998 7,815	LT LT 1.536%	500	4.27
MOSAIC CO NEW	11/04/2025 (A) CASH	1,500 1,500	MOS MOS	26.519 26.556	24.090	39,834.55 39,834.55	36,135.00 36,135.00	(3,699) (3,699)	ST 3.652%	1,320	4.74
NOVO-NORDISK A S ADR	05/01/2024 (L) CASH	125 125	NVO NVO	129.220 129.660	50.880	16,207.50 16,207.50	6,360.00 6,360.00	(9,847) (9,847)	LT 2.419%	153	0.83
NVIDIA CORPORATION	05/25/2022 (Q) CASH	300 300	NVDA NVDA	16.866 16.958	186.500	5,087.57 5,087.57	55,950.00 55,950.00	50,862 50,862	LT 0.021%	12	7.34
PALANTIR TECHNOLOGIES INC CL A	04/03/2024 (Q) CASH	250 250	PLTR PLTR	22.818 22.873	177.750	5,718.38 5,718.38	44,437.50 44,437.50	38,719 38,719	LT		5.83
PFIZER INC	05/01/2024 (L) CASH	700 700	PFE PFE	27.256 27.335	24.900	19,134.83 19,134.83	17,430.00 17,430.00	(1,704) (1,704)	LT 6.907%	1,204	2.29
BLOCK INC CL A	07/13/2023 (Q) CASH	250 250	XYZ XYZ	76.397 77.117	65.090	19,279.30 19,279.30	16,272.50 16,272.50	(3,006) (3,006)	LT		2.13
STARBUCKS CORP	05/01/2024 (J) CASH	250 250	SBUX SBUX	74.478 74.698	84.210	18,674.65 18,674.65	21,052.50 21,052.50	2,377 2,377	LT 2.945%	620	2.76
TESLA INC	12/28/2022 (S) CASH	80 80	TSLA TSLA	112.303 112.726	449.720	9,018.14 9,018.14	35,977.60 35,977.60	26,959 26,959	LT		4.72
VAIL RESORTS INC	05/01/2024 09/09/2025 (K) CASH	100 150 250	MTN MTN MTN	191.322 147.451 165.440	132.800	19,187.29 22,172.76 41,360.05	13,280.00 19,920.00 33,200.00	(5,907) (2,252) (8,159)	LT ST 6.686%	2,220	4.35



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**Common Stock**

Description	Trade Date /Acct Type	Quantity	Symbol	Unit Cost /Avg Cost	Current Price	Total Cost Basis	Current Value	Unrealized Gain/(Loss)	Est. Yield	Est. Ann. Inc.	Portfolio Percent
VEEVA SYS INC	08/25/2017	10	VEEV	55.934		559.60	2,232.30	1,672	LT		
CL A COM	10/26/2018	50	VEEV	83.248		4,217.43	11,161.50	6,944	LT		
	07/13/2023	25	VEEV	209.604		5,295.11	5,580.75	285	LT		
	05/01/2024	5	VEEV	198.899		1,049.22	1,116.15	66	LT		
(Q) CASH		90	VEEV	123.570	223.230	11,121.36	20,090.70	8,967			2.63
ZIONS BANCORPORATION N A	05/15/2023	550	ZION	24.170		13,336.71	32,197.00	18,860	LT		
(I) CASH		550	ZION	24.248	58.540	13,336.71	32,197.00	18,860	3.074%	990	4.22
SUB-TOTAL COMMON STOCK.....						374,854.96	603,215.00	228,357		11,075	79.09
TOTAL EQUITIES.....						374,854.96	603,215.00	228,357		11,075	79.09

COMMON STOCK HOLDINGS SUMMARY BY INDUSTRY CODE

(L) 11% HEALTHCARE	(M) 5% MEDIA & COMMUNICATION	(Q) 38% TECHNOLOGY	(G) 3% ENERGY	(I) 8% FINANCIAL
(H) 2% ENTERTAINMENT	(S) 9% TRANSPORTATION	(K) 10% GAMING/LODGING	(A) 5% AGRICULTURE	(J) 3% FOOD & BEVERAGES

**Mutual Funds**

**Open End Funds**

Description	Open Tran	Quantity	Average Price	Net Cost	Purchase Cost	Current Price	Market Value	Unrealized Gain/(Loss)	Net Value Increase/Decr	Est. Yield	Est. Ann. Inc.	Est Yield to Net Cost	Portfolio Percent
VANGUARD FEDERAL MMKT-INV		157,674.6700	1.00	157,674.67	154,537.03	1.000	157,674.67	0	3,137	3.844%	6,061	3.79	20.70
OPEN END MMKT													
SYMBOL: VMFXX	Purchases	154,537.0300	1.00	154,537.03	154,537.03		154,537.03						
	Reinvestment	3,137.6400	1.00	3,137.64			3,137.64						
SUB-TOTAL OPEN END FUNDS.....				157,674.67	154,537.03		157,674.67	0	3,137		6,061		20.70
TOTAL MUTUAL FUNDS.....				157,674.67			157,674.67	0			6,061		20.70

<b>Total Portfolio Holdings.....</b>						Total Cost Basis	Current Value	Unrealized Gain/(Loss)	Est. Yield	Est. Ann. Inc.	Portfolio Percent
						\$534,166.19	\$762,526.23	\$228,357	2.247%	17,140	100%

OPPENHEIMER & CO INC CUSTODIAN  
FBO WILLIAM J CIRACO IRA  
2536 ASPEN SPRINGS DR

Financial Professional

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## Transactions/Activity Detail

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
** MISCELLANEOUS ACTIVITY **						
12-01	CASH	524.79000	JOURNAL	VANGUARD FEDERAL MMKT-INV DIVIDEND REINVESTMENT @ 1.000 R/DTE:11/30/25 P/DTE:12/01/25 Net Miscellaneous Credits/Debits.....	OPEN END MMKT ON 157149.8800 SHARES	524.79 DEBIT  \$524.79 DEBIT

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
** INCOME ACTIVITY **						
12-01	CASH	1,600	DIVIDENDS ON	FORD MTR CO SUBSTITUTE PAYMENT R/DTE:11/07/25 P/DTE:12/01/25		240 CREDIT
12-01	CASH	700	DIVIDENDS ON	PFIZER INC R/DTE:11/07/25 P/DTE:12/01/25		301 CREDIT
12-01	CASH		DIVIDENDS ON	VANGUARD FEDERAL MMKT-INV DIVIDEND REINVESTMENT @ 1.000 R/DTE:11/30/25 P/DTE:12/01/25	OPEN END MMKT ON 157149.8800 SHARES	524.79 CREDIT
12-04	CASH	200	DIVIDENDS ON	EXPAND ENERGY CORPORATION R/DTE:11/13/25 P/DTE:12/04/25		115 CREDIT
12-16	CASH		INTEREST ON	ADVANTAGE BANK DEPOSIT INTEREST INCOME CUSIP: 00758Z908	FDIC INSURED AT VARIOUS BKS	0.16 CREDIT
12-18	CASH	1,500	DIVIDENDS ON	MOSAIC CO NEW R/DTE:12/04/25 P/DTE:12/18/25		330 CREDIT
12-26	CASH	300	DIVIDENDS ON	NVIDIA CORPORATION R/DTE:12/04/25 P/DTE:12/26/25		3 CREDIT
12-31	CASH		INTEREST ON	ADVANTAGE BANK DEPOSIT INTEREST INCOME CUSIP: 00758Z908	FDIC INSURED AT VARIOUS BKS	0.13 CREDIT
12-31	CASH	200	DIVIDENDS ON	CROWN CASTLE INC R/DTE:12/15/25 P/DTE:12/31/25	REIT	212.50 CREDIT
Net Income Activity.....						\$1,726.58 CREDIT

## Advantage Bank Deposit - Program Bank Balance(s)

(COVERED BY FDIC)

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 maximize 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 Professional 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. Each bank deposit constitutes an obligation of a deposit bank and is not a cash balance held at Oppenheimer.

Bank Name	Balance
Merrick Bank [South Jordan, UT]	1,636.56
CLOSING ADVANTAGE BANK BALANCE (NOT COVERED BY SIPC)	SUB TOTAL.....\$1,636.56
GRAND TOTAL ADVANTAGE BANK DEPOSITS.....	\$1,636.56

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## Advantage Bank Deposit Activity

(COVERED BY FDIC)

Date	Description	Amount	Balance	Date	Description	Amount	Balance
OPENING ADVANTAGE BANK DEPOSIT BALANCE						\$492.27	
Interest Rate: 0.2000%							
12/01/2025	DEPOSIT TO PROGRAM BANK	155.00	647.27	12/02/2025	DEPOSIT TO PROGRAM BANK	541.00	1,188.27
12/05/2025	DEPOSIT TO PROGRAM BANK	115.00	1,303.27	12/16/2025	INTEREST INCOME REINVESTED	0.16	1,303.43
12/19/2025	DEPOSIT TO PROGRAM BANK	330.00	1,633.43	12/31/2025	INTEREST INCOME REINVESTED	0.13	1,633.56
12/31/2025	DEPOSIT TO PROGRAM BANK	3.00	1,636.56				
CLOSING ADVANTAGE BANK DEPOSIT BALANCE						\$1,636.56	

## Realized Gain/(Loss )Transactions

Description	Lot Quantity	Purchase Date	Purchase Price	Purchase Cost	Sale Date	Sale Price	Sale Proceeds	Realized Gain/(Loss)
TOTAL REALIZED GAIN/(LOSS).....				0.00			0.00	0.00
YEAR TO DATE SHORT TERM.....								32,373.65
YEAR TO DATE LONG TERM.....								134,885.79
YEAR TO DATE REALIZED GAIN/(LOSS).....								167,259.44
KEY: LT = LONG TERM      ST = SHORT TERM      TI = TREASURY INTEREST								

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**IMPORTANT: ACCOUNT VERIFICATION PROFILE for your review**

Oppenheimer is required to maintain certain information about your account. Because we may rely on this information with respect to your account, it is very important that we have accurate and up-to-date information. Please carefully review the information below, and notify the Branch Manager specified, *in writing*, if any information is incomplete, inaccurate, or out-of-date in any way. Upon receipt of your updated information, we will modify our records and provide an updated Account Verification Profile for your review. The Account Risk-Ranking determination for this account is based upon client goals, investment objectives and risk tolerance, investment time horizon, liquidity-needs, net worth, income, and employment status recorded in our records. Account Risk-Ranking is presented on a scale of 1 to 5, with 1 being most conservative and 5 being most aggressive. Note that if the information below is accurate, no action is required on your part. Please be aware that all information related to your account is held in the strictest confidence.

**BRANCH MANAGER OF THE OFFICE SERVICING YOUR ACCOUNT:** Chad Allen

**ACCOUNT RISK-RANKING:** 5

**PERSONAL**

Date of Birth On File  
Telephone Number (917) 968 - 6102  
Marital Status Married  
Number of 1  
Dependents

**EMPLOYMENT**

Employer Park City Municipal Corp  
Occupation Councilman  
Joint/Spouse Employer Egon Zehnder  
Joint/Spouse Executive Recruiter  
Occupation

**FINANCIAL**

Annual Income (estimated) \$602,000  
Liquid Net Worth\* \$5,000,000  
(estimated)  
Total Net Worth (estimated) \$7,000,000  
Tax Bracket 39%  
\* Excluding the value of primary residence

**TRUSTED CONTACTS**

Declined

Email Address: Bill.Ciraco@gmail.com

**INVESTMENT OBJECTIVES & RISK TOLERANCE**

- ☐ **Capital Preservation/Liquidity:** For clients with a low tolerance for risk, seek to preserve their assets with little volatility, and earn nominal income with liquidity. Investments may generally include money market instruments, Treasury securities, and short term Investment Grade bonds or bond funds. High income and capital appreciation is not a consideration.
- ☐ **Income:** For clients with a low tolerance for risk but willing to accept some market risk and volatility in return for the potential to earn a higher level of income. Investments may generally include, in addition to those named under Capital Preservation/Liquidity above, Investment Grade bonds or bond funds with longer maturities, and some blue chip equity securities or funds with a history of consistently paying dividends. Income is the primary objective, with the potential for some capital appreciation.
- ☐ **Balanced Allocation:** For clients with moderate risk tolerance willing to accept more market risk and volatility than income investors in return for the potential to earn higher returns than income investors from both income and capital appreciation. Investments may generally include the above as well as income-producing investments of all grades, stock and bond funds, preferred stock, and listed securities. Income and capital appreciation are equally sought through a balanced long term investment approach.
- ☒ **Capital Appreciation:** For clients with a higher risk tolerance willing to accept market risk and volatility equal to or greater than the stock market to achieve potential stock market returns. Investments may generally include stocks or stock funds of both larger and smaller companies. Potential investment returns are sought primarily from capital appreciation over the longer term.
- ☒ **Speculation:** For clients with a high risk tolerance willing to accept market risk and volatility substantially greater than that of the stock market. Investors are willing to take more risks in return for potentially higher returns. Investments may generally include stocks or stock funds in smaller companies, leveraged securities, investments concentrated in certain sectors or issuers, options, and short term trading in speculative investments.

**TIME HORIZON** Period of time to achieve stated financial goals

- ☐ Under 1 year
- ☐ 1 - 2 years
- ☐ 3 - 5 Years
- ☐ 6 - 10 years
- ☐ 11 - 20 years
- ☒ Over 20 years

**LIQUIDITY NEEDS** Ability to quickly and easily convert investments to cash

- ☐ Very Important
- ☐ Important
- ☐ Tax Free/Tax Deferred Income
- ☒ Somewhat Important
- ☐ Not Important

**INVESTMENT EXPERIENCE (IN YEARS)**

- ( ) Commodities/Futures
- (26) Corporate Bonds
- (26) Equities
- ( ) Exchange Traded Funds
- (26) High Yield Debt
- ( ) Initial Public Offerings
- (26) Managed Money
- ( ) Other
- (26) Municipal Bonds
- (26) Mutual Funds
- (26) Options
- (26) Private Placements
- ( ) Restricted Stocks
- ( ) Structured Products
- (26) U.S. Treasuries

Please Note – Each Investment Objective selected can be inclusive of assets represented in the lesser risk tolerance objectives.

OPPENHEIMER & CO INC CUSTODIAN FBO WILLIAM J CIRACO IRA 2536 ASPEN SPRINGS DR	Financial Professional	Period Ending	Account Number
		12/31/25	

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](http://www.sipc.org) or by calling (202) 371-8300. Further information about the FDIC may be found on their website at [www.fdic.gov](http://www.fdic.gov) or by calling (877) 275-3342.

Please notify us promptly if there are any material changes in your investment objectives or financial situation.

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. \*\*\*\*