



Information for Senior Investors

Please review the information below which may be useful for senior investors and those who care for them. Kindly retain this document for future reference.

Oppenheimer Mailings

When you receive Oppenheimer documents such as statements and confirmations, please review them to ensure their accuracy. You should also check whether they contain important notifications. Further, your December statement will include an Account Verification Profile. It is important that you carefully review this document and promptly notify the identified Branch Manager in writing if any information is incomplete, inaccurate, or out-of-date.

In addition, if you have experienced a life-changing event such as marriage, divorce, death of a spouse or partner, changes to employment, income, net worth or increased expenses, you should discuss these changes with your Oppenheimer Financial Professional in order to make certain your investments reflect your altered circumstances.

Report Potential Identity Theft

If your identity has been stolen, if you have lost your passport, cell phone or wallet, if your personal computer has been hacked, and you are concerned your account at Oppenheimer could be compromised, please contact us.

Personally Identifiable Information (PII)¹

Oppenheimer has an Identity Theft Detection/Loss Prevention Policy which all employees are required to follow. If you receive an email or telephone call from an individual who claims to be working for Oppenheimer, but who is not your Financial Professional, Client Service

Associate or Branch Manager of the office servicing your account and who asks for your date of birth, Social Security number, or other similar information, discontinue the conversation and promptly call your Financial Professional or the Branch Manager of the office servicing your account. If you do not know the Branch Manager's name, his or her information can be obtained by calling Oppenheimer's main number 800-221-5588.

Financial Abuse: The Silent Crime

You may know or have heard about people in your community who have been defrauded by unscrupulous individuals or even family members. Illegal or improper use of an elderly person's funds, property, or assets is called financial abuse, a crime that is estimated to cost seniors at least \$2.9 billion annually². Financial abuse is often a silent crime because approximately 55% is committed by family members, caregivers and friends, making elders ashamed or afraid to report it, left without the privacy to do so, or simply unaware of whom to call. Because it is so often a family matter, financial abuse is also the sort of crime outsiders are reluctant to call to the attention of authorities. In its most toxic form, financial abuse is combined with physical and mental elder abuse.

Watch For These Signs³

- Sudden changes in bank account or banking practice, including an unexplained withdrawal of large sums of money by a person accompanying the elder

- The inclusion of additional names on an elder's bank signature card
- Unauthorized withdrawal of the elder's funds using the elder's ATM card
- Abrupt changes in a will or other financial documents
- Unexplained disappearance of funds or valuable possessions
- Substandard care being provided or bills unpaid despite the availability of adequate financial resources
- Discovery of an elder's signature being forged for financial transactions or for the titles of his/her possessions
- Sudden appearance of previously uninvolved relatives claiming alleged rights to an elder's affairs and possessions
- Unexplained sudden transfer of assets to a family member or someone outside the family
- The provision of services that are not necessary
- An elder's report of financial exploitation

If you or someone you care for has been a victim of financial abuse, tell someone you trust or call your local police department.

Reporting Issues or Concerns

In the event that you have issues or concerns related to your Oppenheimer account or Financial Professional, please contact our Compliance Department by telephone at 800-221-5588, or in writing at 85 Broad Street, New York NY 10004.

Trusted Contact Information

Your Oppenheimer Financial Professional may ask you for the name of a Trusted Contact person in the event that he or she has concerns which would suggest a diminished capacity, as a result of aging, illness or other causes. Your contact person should be a trusted individual or family member.

Questions About Your Health and Medical Expenses

Your Oppenheimer Financial Professional may ask you for information about your health and medical expenses. This is only for your protection and helps your Financial Professional better understand your finances and make investment recommendations.

USEFUL RESOURCES

- **Federal Bureau of Investigation (FBI): Scams and Safety/Elder Fraud:** 202-324-3000 <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud>
- **Federal Trade Commission (FTC): Pass it on Share What You Know, Stop Scams:** 202-326-2222 <https://www.consumer.ftc.gov/features/feature-0030-pass-it>
- **Financial Industry Regulatory Authority (FINRA): Securities Helpline for Seniors:** 844-574-3577 <https://www.finra.org/investors/have-problem/helpline-seniors>
- **Municipal Securities Rule Making Board (MSRB): Getting to Know EMMA – A Guide for Seniors** <http://msrb.org/~media/Files/Education/Guide-for-Senior-Investors.ashx>
- **National Center on Elder Abuse (NCEA): Frequently Asked Questions** <https://ncea.acl.gov/FAQ.aspx>
- **North American Securities Administrators Association (NASAA): Senior Investor Resource Center** <https://www.nasaa.org/1723/senior-investor-resource-center/>
- **Securities & Exchange Commission (SEC): Seniors** 800-SEC-0330 (800-732-0330) <https://www.investor.gov/additional-resources/information/seniors>
- **Securities Industry and Financial Markets Association (SIFMA): Senior Investor Protection** <https://www.sifma.org/explore-issues/senior-investors/>
- **United States Postal Inspection Service (USPIS): Elder Fraud:** 877-876-2455 <https://www.uspis.gov/news/scam-article/elder-fraud/>

1 Personally Identifiable Information (PII) is data that can identify you specifically. Any information that can be used to distinguish you from someone else and that can be used to make anonymous data no longer anonymous can be considered PII.

2 The MetLife Study of Elder Financial Abuse: Crimes of Occasion, Desperation and Predation against America's Elders <https://www.giaging.org/documents/mmi-elder-financial-abuse.pdf>

3 National Center on Elder Abuse <https://ncea.acl.gov/Suspect-Abuse/Abuse-Types.aspx#financial>