Creating a Financial Planning Process

What to know to prepare for life's financial twists and turns

Our Approach to Financial Planning

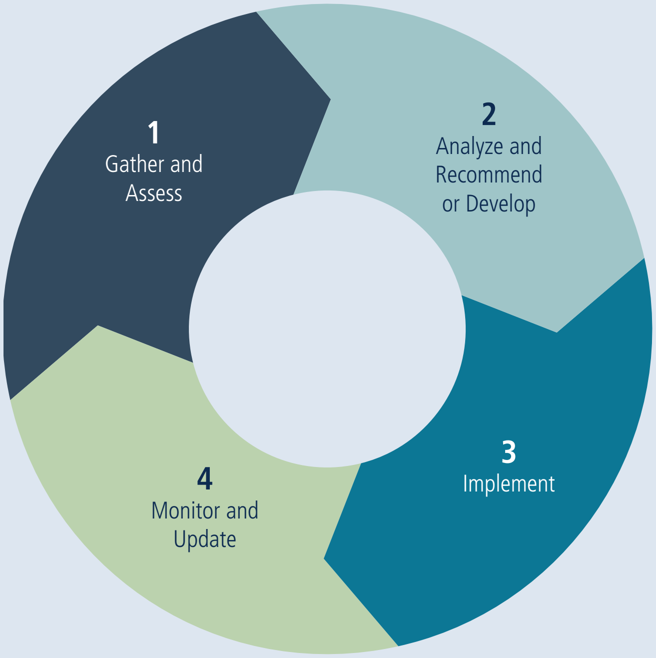
Throughout the various stages of life, we manage our finances by balancing today's needs with an understanding there will be others, both large and small, along the way. At times, the significance and complexity of some of the issues raised can paralyze even the most experienced investor. Sometimes the answers are not simple; however, there may be opportunities that we as investors can take toward answering the financial questions that matter to us.

Oppenheimer Asset Management's financial planning process is designed to examine and help answer those complicated questions affecting your financial life.

Our process takes a holistic approach to assess your individual needs. This method will help guide you through an examination of financial objectives in an effort to uncover opportunities and identify obstacles affecting your ability to reach those goals. This process will help create a personalized financial plan that will clarify and add structure to your financial life. Perhaps, more importantly, the knowledge gained will empower you to take action.

The 4 Steps of the Financial Planning Process

The Approach



So, here's how it works...

Step 1: Gather and Assess

Together with your Financial Advisor, define your goals and objectives and collect the necessary data. This is arguably the most important step.

Step 2: Analyze the Data and Make a Recommendation

All information will be assessed using a variety of tools and methodologies. The result is your personal financial plan: a printed document that can serve as an easy reference manual for you and your family.

Step 3: Communicate and Implement the Plan

Together, you and your Oppenheimer Financial Advisor will lay out the next steps to begin implementing changes to your financial plan. They may include updates to your investments, insurance coverage, estate planning documents and more.

Step 4: Monitor and Update the Plan

Just as we move through life and make proactive and reactive changes, the same goes for your financial plan. We will remain engaged and check in from time to time to ensure your financial plan is up to date. And make adjustments as your financial status and needs change.

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Our Approach and Capabilities

Whether you are saving for that first home purchase, growing your family, and thinking of college or planning for retirement, our process is intended to create a foundation for defining—and hopefully achieving—your financial objectives.

Together, we work as a team, with you, your family, your Oppenheimer Financial Advisor and other advisors such as your CPA and attorney.

The benefits of our practice include:

- **A Simple, Flexible and Disciplined Process**
  The relationship and financial plan will change over time. But the framework for how we reach your objectives is unwavering regardless of market conditions or personal situations. We believe this steady approach leads to a more secure future.
- **Personalized Attention**
  You will be connected with dedicated professionals who provide tailored advice and specific guidance on structuring your assets for your unique goals and objectives.
- **A "Big-Picture" Approach**
  In creating a financial plan, we ask a variety of questions to help you prepare for current and anticipated needs. Your immediate goals are the focus, but we may also uncover new challenges that have yet to be prioritized.
- **Ongoing Relationship**
  Your Oppenheimer Financial Advisor will follow up with you regularly to review personal and financial changes that have potential to impact the effectiveness of your plan. Revisions will be recommended over time.

As time passes, and we move through new chapters of life, it is imperative to establish and maintain the blueprint toward achieving a financially secure future that allows us to accomplish our most meaningful goals. It is our mission that clients understand their financial position, have confidence in their investment decisions and feel optimistic about their future. Take the first step in the financial planning process by contacting your Oppenheimer Financial Advisor today!

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