

PROFESSIONALS ALLIANCE GROUP



Professionals Alliance Group

Established in 1997, the Professionals Alliance Group (PAG) is a collaboration among Oppenheimer & Co. Inc. (Oppenheimer), Oppenheimer Asset Management Inc. (OAM) and select professional (member) firms located throughout the world.

The Professionals Alliance Group's program is supported by Oppenheimer Asset Management Inc.'s investment consulting platform, which delivers customized financial solutions to high-net-worth individual clients and institutions. The relationship between PAG and its member firms is further enhanced by the involvement of dedicated and carefully chosen Oppenheimer Financial Advisors.



The Professionals Alliance Group (PAG) aligns with firms that seek to expand their capabilities and client offerings by providing access to the wide range of wealth management services at Oppenheimer and OAM.

When the PAG program was first established in 1997, it was an industry leader in partnering with top-tier accounting firms and CPAs. Since that time, the Professionals Alliance Group

has expanded in its scope to include partnerships with law firms, sports agents, business managers, family offices and a range of individuals and institutions that are actively involved in their clients' financial lives.

The PAG program provides partner firms the ability to strengthen and broaden existing client relationships, create additional revenue, and expand their offerings by providing wealth

management services through their partnership with Oppenheimer and OAM.

The PAG program allows member firms access to our network of highly trained and experienced Advisors as well as Senior Management of Oppenheimer, Capital Markets/ Investment Banking, OAM, Oppenheimer Life Agency, Ltd., Oppenheimer Trust Company of Delaware and all related services.

Why Offer Wealth Management Services Through Trusted Advisors?



Certified Public Accountants, lawyers, agents, business managers, family offices and other professionals are often a high-net-worth client's most trusted advisor. Their position of trust often affords them the unique ability to advise clients on financial affairs in addition to their respective area of expertise.

As professional advisors with whom clients discuss their most important business and financial situations, these professionals are a natural fit for the role of central coordinator of various client needs, including Wealth Management services. It is only logical that clients would wish their professional

advisor to become an integral part of their investments. The professional's involvement in the process of financial advice allows him or her to strengthen and enhance client relationships.

Wealth Management Alternatives

Aligning with a full service Broker/Dealer enables you to fully leverage the abilities, experience and resources of your Wealth Management affiliation.

In addition to your Financial Advisor, your clients will have access to other Oppenheimer professionals who can assist them with their retirement plans, advise executives at privately and publicly

held companies, liaise with trust and estate administration and provide access to alternative investments for qualifying high net worth individuals as well as select insurance and annuity providers.

A Select Group

Meeting the challenge of building and servicing an association of a financial firm with a CPA, legal or management firm also requires the involvement of highly experienced professionals. Our member firms work exclusively with Oppenheimer & Co. Inc. Financial Advisors whom PAG has selected through a demanding screening process.

PAG selects Financial Advisors to participate in the Professionals Alliance Group on the basis of their tenure within the investment industry, their prior involvement with accounting and other professional firms and their experience in consulting with high net worth investors.

In addition to these qualifications, many PAG Financial Advisors have

completed advanced academic programs in the financial arena such as the Certified Investment Management Analyst (CIMA)[®] designation, the CFP[®] designation awarded by Certified Financial Planner Board of Standards, the Chartered Financial Analyst designation from the CFA Institute or a Master's degree in Business Administration.

Extensive Support

We believe that an open and ongoing dialog is crucial to building a successful long-term partnership. The Professionals Alliance Group's business model is predicated on developing "firm-to-firm"

relationships. PAG member firms receive extensive support, including training and marketing seminars, held either onsite or in our New York offices. In addition, the Financial Advisor responsible for working

with each organization may spend a great deal of time working with clients onsite, either alone or accompanied by a member of Oppenheimer's Senior Management.

Why Consider the Professionals Alliance Group?

PAG has successfully partnered with advisory firms across the country to develop and maintain Wealth Management businesses. Our

consultative approach, independent advice and open architecture investment platform exemplify our boutique, client focused culture and can provide partner

firms with a "turn-key" solution to building a Wealth Management platform complimentary to core business.

Wealth Management Capabilities

Oppenheimer & Co. Inc. (“Oppenheimer”) is a leading investment bank and full-service investment firm that provides financial services and advice to high net worth investors, individuals, businesses and institutions. For over 125 years, we have provided investors with the valuable expertise and insight to help meet the challenge of achieving their financial goals. Our commitment to our clients’ investment needs, our experienced and dedicated professionals and our proud tradition empower us to deliver effective and innovative solutions to our clients.

Oppenheimer Asset Management

Our goal is to create sound and objective strategies that help prepare clients for the long term. By aligning with Oppenheimer, trusted professionals such as CPAs can work with their client and the Financial Advisor to objectively filter through third party money managers and various types of investment strategies. The groups that assist in achieving this task include:

The Consulting Group: The Consulting Group provides due diligence and research to traditional investment managers and funds that are offered through Oppenheimer Asset Management’s investment advisory programs. These programs seek to help clients implement strategies specific to their needs. Clients have access to Mutual Fund wrap accounts through the Portfolio Advisory Services (PAS) program, Separately Managed Accounts are available through the Unified Managed Account (UMA) program and a combination of separately managed accounts, mutual funds and ETFs may be incorporated through the UMA program. In each case, Oppenheimer Asset Management performs extensive due diligence to identify the mutual funds, or separate account managers that it feels are the best within their market segments.

Oppenheimer Investment Advisors: OIA utilizes a rigorous and disciplined approach to create and maintain risk-averse investment strategies with a long-term perspective. It believes in a rigorous and disciplined investment process,

combining a long-term perspective with an emphasis on principal protection and risk management. The group helps to determine financial objectives over the long term.

Alternative Investments Group*: Non-traditional strategies are an essential part of a sophisticated investor’s portfolio. Where appropriate, alternative investments provide diversification and may help to reduce an investor’s overall investment risk. The Alternative Investments Group has extensive knowledge and has performed research on a variety of products, including single-manager hedge funds, fund of funds, registered funds, private placements and domestic and offshore funds.

***Alternative investments, such as Hedge Funds, Fund of Funds and Private Equity, are made available only to qualified investors and involve varying degrees of risk.*

Products and Services

Executive Services Group: Like any other investors, high net worth executives want to get the most from their portfolio while minimizing risk. However, they may face tax and regulatory constraints that make traditional methods of diversifying assets unfeasible. The Executive Services Group was formed to service corporate executives and high net worth individuals who own restricted and control stock. It offers a range of sophisticated strategies to protect and enhance the value of one’s assets. Executive Services can also assist corporations with its Employee Stock Option Programs by providing financing for its employees and executives.

Oppenheimer Trust Company of

Delaware: OTC is a limited purpose bank that works with individuals, families, charities and foundations. It was chartered to provide fiduciary services such as trust and estate administration and investment management. Establishing a trust is a reliable way to help assure that your assets are managed and distributed the way you want. OTC also assists our Financial Advisors in addressing two issues of great concern to high net worth individuals: control and continuity of service.

Retirement Services: This group serves as a resource for Oppenheimer Financial Advisors who establish and maintain all types of Individual Retirement Accounts (IRAs) as well as qualified and non-qualified retirement plans. For individuals, we consult on the selection of an appropriate traditional or Roth IRA. For employers, our services include retirement plan design, administrative vendor search, investment selection, performance monitoring and employee communications.

Oppenheimer Life Agency, Ltd.: OLA is a wholly owned subsidiary of Oppenheimer & Co. Inc. It is able to offer a wide variety of quality products maintaining relationships with more than 80 leading insurance companies. Through the consultative approach driven by the coordination of its annuity team and its strategic partners, OLA provides clients with sophisticated planning techniques that seek to help them achieve their long-term financial goals.



Oppenheimer Asset Management Inc. and the Oppenheimer Trust Company of Delaware are wholly owned subsidiaries of Oppenheimer Holdings Inc., which also wholly owns Oppenheimer & Co. Inc. (Oppenheimer), a registered broker/dealer and investment adviser. Securities are offered through Oppenheimer. Trust services are provided by Oppenheimer Trust Company of Delaware. Consulting services provided by the Consulting Group at Oppenheimer Asset Management Inc. (OAM).

Alternative investments such as Hedge Funds and Fund of Funds are made available only to qualified investors and involve various degrees of risk. Specific standards must be met before investing; generally, individual investors must have a minimum net worth of \$1.5 million. In other cases, entities must have assets of at least \$5 million to invest.

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