

Patrick K. McFadden, CFP®, CIMA®, CPM®
Director – Investments



RETIREMENT:

Where and How to Begin Your Plan

Plan. Project. Envision Your Goals.

Address multiple retirement goals using an innovative planning tool, cash flow based analysis.

Oppenheimer & Co. Inc.
201 King of Prussia Road, Suite 320
Radnor, PA 19087
(610) 225-8965 Phone or SMS

A photograph of an elderly couple standing on a beach at sunset. The man is on the left, wearing a light blue polo shirt and khaki shorts, with his arm around the woman's shoulder. The woman is on the right, wearing a light blue top and khaki pants. They are both looking out at the ocean under a golden sky with soft clouds. The water is calm with gentle waves lapping at the shore.

RETIREMENT PLANNING:

Where and How to Begin

We are happy to provide you with step by step guidance,
simply give us a call and learn what it's all about.

Email Anytime: patrick.mcfadden@opco.com

Website: <https://www.oppenheimer.com/hmgroup/>

Connect with me in LinkedIn: <https://www.linkedin.com/in/pkmcadden>



Goal Assessment

education, retirement, gifting and business startups

Asset Allocation*

portfolio assessment, modification and results analysis

Risk Management

long term care, cash flow projecting, estate and disability

**See Important Information Page on p.11*



Comprehensive Planning

- We can:*** Get detailed analysis.
Drill down to details.
View alternative scenarios.
Compare results.
Understand volatility.

Take a look at a few examples of the useful tools available to you for planning your future.

What are your financial goals?

- ✓ Education
- ✓ Retirement
- ✓ Business start-up
- ✓ Lifestyle
- ✓ Longevity

*Sample Portfolio –
For Illustrative Purposes Only*

Goals Importance Summary

This table shows all your Goals with the Importance you selected. Review each Goal to see if you are satisfied with how you rated it. You can change the Importance for any Goal by checking a different number. If you make any changes, click the Update Importance button when you're done.

Goals	Needs			Wants				Wishes		
	10	9	8	7	6	5	4	3	2	1
Retirement - Living Expense	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
College - Daughter 1	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
College - Son 1	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home Improvement	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wedding	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Car / Truck	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>					

Ranking Goals with the Same Importance

When your Goal Funding Order is Importance, Goals with the same Importance will be funded equally (on a pro-rata basis) in each year in which they have an expense. To further differentiate the Importance of these equal Goals, enter the sequential Ranking numbers (e.g. 1,2,3 - up to the number of Goals that have the same Importance) in the Ranking column in the table below.

Importance	Goals	Ranking
Needs		
10	Retirement - Living Expense	
9	College - Daughter 1	9 - <input type="text"/>
	College - Son 1	9 - <input type="text"/>
8	Home Improvement	8 - <input type="text"/>
	Wedding	8 - <input type="text"/>
Wants		
7	Car / Truck	

Cancel

Done

Get Detailed Analysis

Details of "College - Daughter 1" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
College - Daughter 1 4 years starting in 2030 Attending Villanova University	\$55,060	38% ★☆☆☆☆

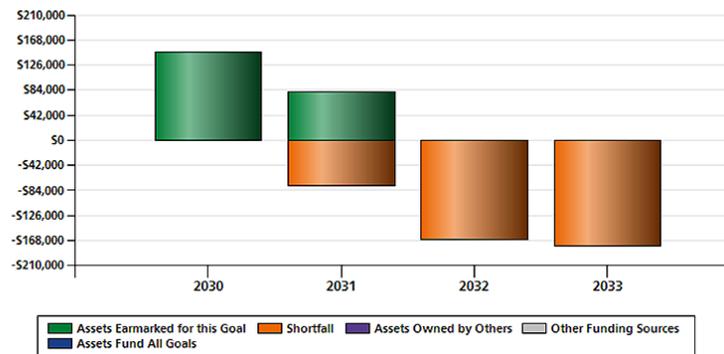
The total shortfall for all years in which you did not have enough money to cover the expenses is **\$418,312** in future dollars, or **\$136,444** in current dollars.

Would you like to see details for all years, not just those with expenses? No Yes

Expense Chart

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Assets		Use Fund All Goals Assets		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2030	\$225,150	\$0	\$0	\$5,136	\$0	\$148,264	\$0	\$0	\$148,264	\$148,264	\$0	\$0	\$0	\$0	\$0
2031	\$82,022	\$0	\$0	\$0	\$0	\$157,160	\$0	\$0	\$157,160	\$82,022	\$0	\$0	\$0	\$0	\$75,138
2032	\$0	\$0	\$0	\$0	\$0	\$166,590	\$0	\$0	\$166,590	\$0	\$0	\$0	\$0	\$0	\$166,590
2033	\$0	\$0	\$0	\$0	\$0	\$176,585	\$0	\$0	\$176,585	\$0	\$0	\$0	\$0	\$0	\$176,585

Expense Graph



Sample Portfolio – For Illustrative Purposes Only

Drill Into the Details

Your Net Worth

This is your Net Worth Statement as of 05/09/2013. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.

Summary

Detail



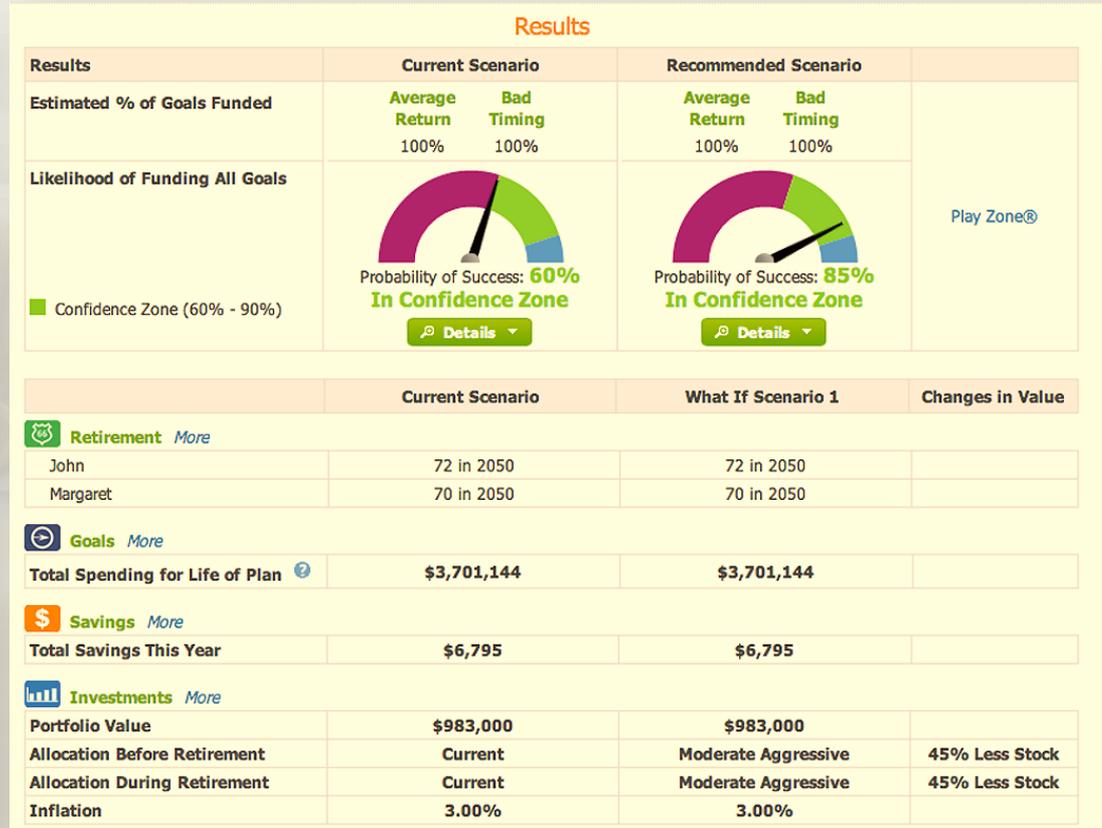
Description	Total
Investment Assets	
Employer Retirement Plans	\$810,000 ▶
College Saving Plans	\$75,000 ▶
Taxable and/or Tax-Free Accounts	\$98,000 ▶
Total Investment Assets	\$983,000
Net Worth	\$983,000

Investment Assets		\$983,000
Other Assets	+	\$0
Total Assets		\$983,000
Liabilities	-	\$0
Net Worth		\$983,000

Sample Portfolio – For Illustrative Purposes Only

View
Alternative
Scenarios

Compare
Results



Sample Portfolio – For Illustrative Purposes Only

Understand Volatility



Sample Portfolio – For Illustrative Purposes Only



Take the next step.

Sound investment advice, professional guidance.
Give us a call on how you can get started now.

Patrick K. McFadden, CFP[®], CIMA[®], CPM[®]

Director – Investments
Portfolio Manager, Omega Portfolio Management

Oppenheimer & Co. Inc.
201 King of Prussia Road, Suite 320
Radnor, PA 19087
(610) 225-8965 Phone
(610) 225-8999 Fax
(844) 621-7967 Toll Free

Email: patrick.mcfadden@opco.com

Website: <https://www.oppenheimer.com/hmgrouop/>

LinkedIn: <https://www.linkedin.com/in/pkmcFadden>

Important Information

This brochure is intended for informational purposes only. All information provided and opinions expressed are subject to change without notice. Oppenheimer Asset Management Inc. is an indirect wholly owned subsidiary of Oppenheimer Holdings Inc., which also is the indirect parent of Oppenheimer & Co. Inc. (“Oppenheimer”). Securities are offered through Oppenheimer.

The OMEGA Group is a program through Oppenheimer & Co. Inc. It offers a managed money program in which experienced Financial Advisors act as portfolio managers for their clients. Clients will pay an advisory fee on a quarterly basis and will pay no commissions or additional charges for transactions. Adopting a fee-based account program may not be suitable for all investors; anticipated commission costs should be compared with anticipated annual fees. Please refer to the Oppenheimer ADV Part II for information about the advisory program described herein, including program fee schedules and other fees that may apply. The Oppenheimer ADV Part II is available from your Oppenheimer Financial Advisor.

Financial Planning is available through the Financial Planning Group of Oppenheimer Asset Management Inc. (OAM). If you select one or more of the advisory services (i.e.: Financial Planning Services) offered by Oppenheimer & Co. Inc. or its affiliate Oppenheimer Asset Management Inc., we will be acting in an advisory capacity. If you ask us to effect securities transactions for you, we will be acting as a broker-dealer. Please see the Oppenheimer & Co. Inc. website, www.oppenheimer.com, or call the branch manager of the office that services your account, for further information regarding the differences between brokerage and advisory products and services.

The strategies here may help you choose an investment program appropriate for you. Keep in mind, though, that these are only suggestions made for long-term, total-return-oriented investors without considering tax consequences. The use of an asset allocation strategy does not guarantee a profit or protect against a loss in declining markets. You should discuss your individual situation with your investment professional to find the right balance between risk and return.

The information provided herein is general in nature, for informational purposes only and does not represent legal or tax advice. Oppenheimer & Co. Inc. does not provide legal or tax advice. The material herein has been obtained from various sources believed to be reliable, but does not purport to be a complete statement of all material facts relating to the strategy or investment types discussed.

This material is not a recommendation as defined in Regulation Best Interest adopted by the Securities and Exchange Commission. It is provided to you after you have received Form CRS, Regulation Best Interest disclosure and other materials.

For further information please call or email us at (610) 225-8965 or patrick.mcfadden@opco.com

© 2022 Oppenheimer & Co. Inc. Transacts Business on All Principal Exchanges and Member SIPC. 5093097.1