

THE BREITER GROUP  
of Oppenheimer & Co. Inc.

# INVESTOR UPDATE

We're sending you this newsletter to stay in touch with some of our thoughts and ideas. Let us know if you have any questions about information in this newsletter or if you want to discuss anything about your account.

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## Diversification: *What is it and Why is it Important*

Diversification is a word often used when it comes to your investments. But what does it really mean? At Oppenheimer, it means working with you to truly understand your investment objectives and risk tolerance, as well as creating a portfolio that has the right "mix" of assets.

Simply put, we want to help you to avoid putting all your eggs in one basket. This is the basic principle behind asset allocation, and your portfolio diversification. There are several facets to building a diversified portfolio. The most common way to think about it is splitting your investment into categories such as bonds, stocks, and cash.

*This is important  
because diversification  
should be an **outgrowth**  
of your unique  
financial plan.*



## Speaking of Diversification...

### *Three Ideas to Consider Discussing with Your Financial Advisor:*

#### 1. **Creating a tailored investment plan**

Spend time with your Financial Advisor to define your goals and time frame, and take stock of your capacity and tolerance for risk.

#### 2. **Investing at the appropriate level of risk**

Your Oppenheimer Financial Advisor can help you choose a mix of stocks, bonds, and short-term investments that you feel comfortable with and consider appropriate for your goals.

Stocks have historically had higher potential for growth, and holding them for longer time periods can help to smooth out volatility.

However, if you'll need the money in the near term—or if the prospect of losing money makes you sick to your stomach—you may want to discuss a higher allocation to what are considered less volatile investments such as bonds or short-term investments.

#### 3. **Schedule check-ups**

Set regular times to discuss your investments with your Oppenheimer Financial Advisor for:

- **Monitoring** – Check-ups are a time to evaluate your investments periodically for changes in strategy, relative performance, and risk.
- **Rebalancing** – Examine your investment mix to maintain the risk level you are comfortable with and make corrections based on market performance.

### *Your Bottom Line...*

Working to achieve your long-term goals requires working with your Financial Advisor to balance risk and reward. Selecting the right mix of investments and then periodically rebalancing and monitoring your choices can make a big difference in your long-term outcome.

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