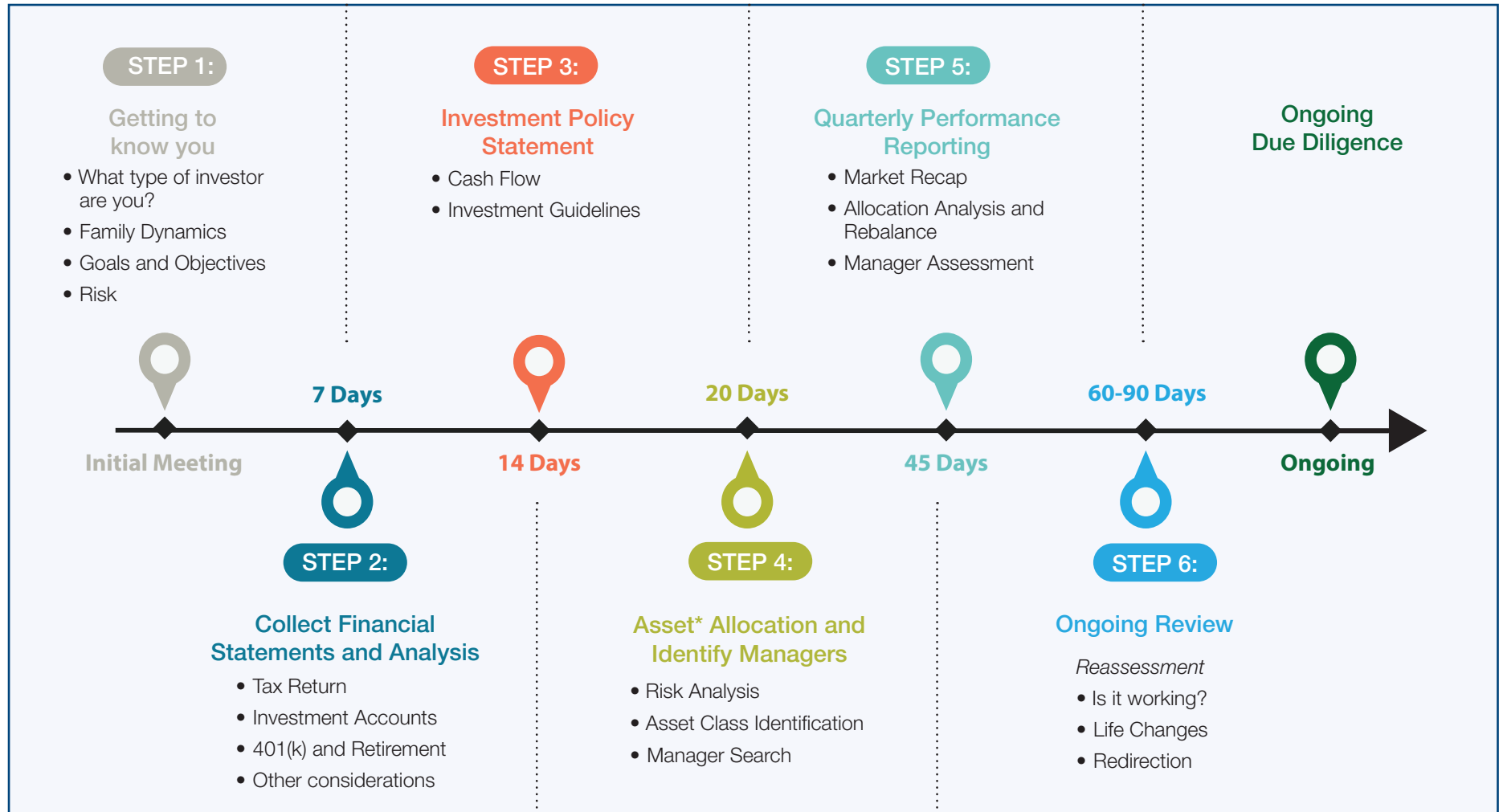


Our Process



**Use of an asset allocation does not assure a gain nor protect against loss.*

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 our account, for further information regarding the differences between brokerage and advisory product and services.

Oppenheimer & Co. Inc.
666 Third Avenue
13th Floor
New York, NY 10017