OppenheimerFunds®
The Right Way to Invest

GETTING YOUR FINANCIAL HOUSE IN ORDER

A STEP-BY-STEP GUIDE

CONTENTS

1 Plan for Your Future Today

2 **Step 1** Assess Where You Are Today

Planning Worksheets

4 *Your Net Worth*

5 *Your Cash Flow*

6 **Step 2** Decide Where You Want to Be

Planning Worksheets

8 *Your Retirement*

9 *College Planning*

10 *Purchasing Your Home*

11 *Your Other Investing Goals*

12 **Step 3** Determine How You'll Get There

14 **Step 4** Keep Your Plan on Track

Plan for Your Future Today

What kind of future do you envision for yourself and your family? Do you hope to own a home someday? Send your kids to college? Enjoy a comfortable retirement? Whatever your goals, it's important to determine how you'll pay for them.

Getting Your Financial House in Order is intended to be a primer about financial planning. Inside this booklet, you'll find the information and personalized worksheets you need to begin crafting a well-defined plan.

WHAT IS FINANCIAL PLANNING?

Financial planning is meeting your life goals through proper management of your finances. Your plan should coordinate the various aspects of your financial life so you can:

1. *Assess* your current financial situation.
2. *Establish* goals for the future.
3. *Create* a long-term investment program.
4. *Monitor* and adjust your investments over time.

WHY DO YOU NEED TO PLAN?

Major expenses—such as a college education—cost more than ever. What's more, people are living longer, and must often support their lifestyles during a retirement that may last 30 years or more.

HOW DOES THE PLANNING PROCESS WORK?

Start by thinking about all you hope to accomplish. Then gather together the materials needed to complete the personalized planning worksheets in this book. You and your financial advisor can use the completed worksheets as a starting point for devising a workable investment strategy.

A financial advisor can help you identify your investment goals and strategies. If you're not currently working with an advisor, log on to our website, **oppenheimerfunds.com** (keyword: advisor), or call **800.CALL OPP (225.5677)** for more information which may help you identify the right advisor for your needs. Please be aware that financial advisors typically charge a fee for their services.

Step 1

Assess Where You Are Today

Begin the financial planning process by setting aside a few hours to gather and organize your financial information. With your information handy, you can easily see what assets you have now, how much you'll need in the future and how you can continue in your goal to get there.

For many of us, day-to-day concerns can be distracting, preventing us from thinking about our financial future. Or we may simply feel overwhelmed and not know where to start. The good news? If you've got money set aside, you may already be on your way toward achieving your financial goals. But, even if you don't, it's never too late to start.

YOUR NET WORTH AND CASH FLOW

To begin, you'll need to determine exactly how much money you already have, which is known as your net worth. You'll also need to calculate your cash flow surplus, or how much of your current earnings can be invested for the future.

The best sources for this information are the financial documents you've probably already received from your employer, accountant, bank, investment adviser and others, including:

For Net Worth[1]

- Bank statements
- Investment account statements
- Retirement account statements
- Social Security estimates

For Cash Flow

- Tax returns
- Paycheck stubs
- Checkbook
- Credit card bills

COMPLETE THE WORKSHEETS

Using the information contained in your financial records, complete the Your Net Worth worksheet on page 4 to determine how much you already have to invest. Include investable assets such as bank accounts, mutual funds, stocks and bonds, retirement accounts and certain insurance policies. Don't include assets that cannot easily be converted to cash, such as your home equity, car and furnishings.

Next, complete the Your Cash Flow worksheet on page 5. Use your most recent tax returns and paychecks to estimate your total current income. Use your bank statement and credit card bills to figure out your average yearly expenses. The difference between income and expenses represents the amount of money you have available for investing.

1. Exclusive of home equity.

Getting Where You Want to Go
Fundamental Principles of Financial Planning

Start Early
The sooner you begin, the easier it may be to achieve your goals.

Pay Yourself First
Make regular savings a priority, like paying your taxes or mortgage.

Invest Intelligently
Make financial decisions based on facts, not emotions.

Diversify to Reduce Risks
Reduce the risk of losing the value of your investments by dividing your nest egg among several baskets.

Maintain a Long-term Perspective
Disregard short-term market fluctuations and put time on your side.

Consider Mutual Funds
Professionally managed, generally diversified and affordable, mutual funds offer a wide range of advantages, but not without risk.

A WORD ABOUT SOCIAL SECURITY

Social Security is designed to provide you with some income during retirement. Since 2003, the age at which you may be eligible to receive full Social Security retirement benefits has been increasing gradually from 65 to 67 years of age. That means your personal savings will likely represent an even more important component of your retirement income. To view your statement, create an account by visiting ssa.gov/mystatement.

Worksheet

Your Net Worth

Using the bank statements, investment account statements and other records you have gathered, use this worksheet to list your assets and liabilities (exclusive of home equity). Your net worth is what's left after you've subtracted your liabilities from your assets.

Step 1: Add up your assets			
1	Cash *(money in the bank, money market funds, CDs, etc.)*		$
2	Current market value of stocks, bonds and securities		$
3	Current market value of mutual funds		$
4	Cash value *(not face value)* of life insurance policies		$
5	Current vested balance in company profit-sharing plans and credit unions		$
6	Vested pension plan *(i.e., actual amount due to you)*		$
7	Current balance in your IRAs, 401(k) and other retirement plans		$
8	Your ownership interest in a business, partnership or other investment		$
9	Money that is owed to you		$
10	Any other investable assets you own		$
11	**YOUR TOTAL ASSETS**		$
Step 2: Add up your liabilities			
12	Unpaid balance on your home mortgage		$
13	Unpaid balance on any other real estate mortgages or loans		$
14	Total outstanding balance on other loans *(e.g., car, college or personal loans)*		$
15	Balance due on any loans against insurance policies		$
16	Total balance on unpaid bills including all credit card debt		$
17	Unpaid federal, state and local taxes *(income and property)*		$
18	Any other liabilities		$
19	**YOUR TOTAL LIABILITIES**		$
Step 3: Calculate your net worth			
20	Your Total Assets *(result from Step 1)*		$
21	Your Total Liabilities *(result from Step 2)*	*(minus)*	$
22	**YOUR NET WORTH**		$

Worksheet

Your Cash Flow

	Step 1: Add up your sources of annual income	**Yearly**
1	Salary, commissions and bonuses	$
2	Business or partnership income	$
3	Social Security, retirement plan and trust income	$
4	Investment income	$
5	Other income	$
6	**YOUR TOTAL INCOME**	$
	Step 2: Add up your annual expenses	
7	Mortgage/Rent	$
8	Utilities *(gas, electric, water, sewer, telephone)*	$
9	Home decorating and maintenance	$
10	Food, grocery and restaurants *(see line 20: don't count credit charges twice)*	$
11	Clothing, laundry and dry cleaning	$
12	Child care and education	$
13	Insurance *(home, automobile, health, life and disability)*	$
14	Commuting and automobile expenses *(gas, maintenance, car payments)*	$
15	Vacations and entertainment *(books, movies, CDs, DVDs/cable TV, etc.)*	$
16	Memberships and subscriptions	$
17	Income and property taxes	$
18	Retirement plan contributions, regular additional savings	$
19	Charitable and political contributions	$
20	Credit card debt	$
21	Other expenses	$
22	**YOUR TOTAL EXPENSES**	$
23	**YOUR TOTAL INCOME *(from above)***	$
	Step 3: Subtract your income from your expenses	
24	**YOUR CASH FLOW SURPLUS OR SHORTFALL**	$

Step 2

Decide Where You Want to Be

What do you hope to be doing in 10 years? How about in 20? Or 30? Your answers are probably as unique as you are. Whether it's sailing around the world, learning to become a gourmet chef or giving something back to the community through philanthropy, almost everyone has dreams for the future.

Some goals are universal. Among the most common are buying a new home, funding a college education, traveling and retiring comfortably. Some people may also need to consider supporting the long-term care needs of aging parents, while others may want to leave a financial legacy for their heirs. Once these basic goals are addressed, the sky is the limit when it comes to the dreams that define you as an individual.

SATISFYING CURRENT NEEDS

No matter what your goals are for the future, now is the time to prepare for them.

However, before you can address tomorrow's goals, you should first take a look at your situation today. Make sure that you've got enough money to satisfy your immediate financial needs:

- **Long term** Take a look at Your Cash Flow worksheet. If current income is greater than your expenses, it should be easy to set money aside for savings. But if you spend more than you earn, you may have to make some serious decisions.
- **Short term** Determine how much you'll need to support yourself over three to six months. Set aside this amount of cash, in a safe place, for use in case of an emergency.
- **Intermediate term** Think about any special expenses—starting a business, paying for a wedding, renovating your home—that you may incur within the next few years. You may want to set some cash aside or maintain a separate investment program to take care of these intermediate-term situations.

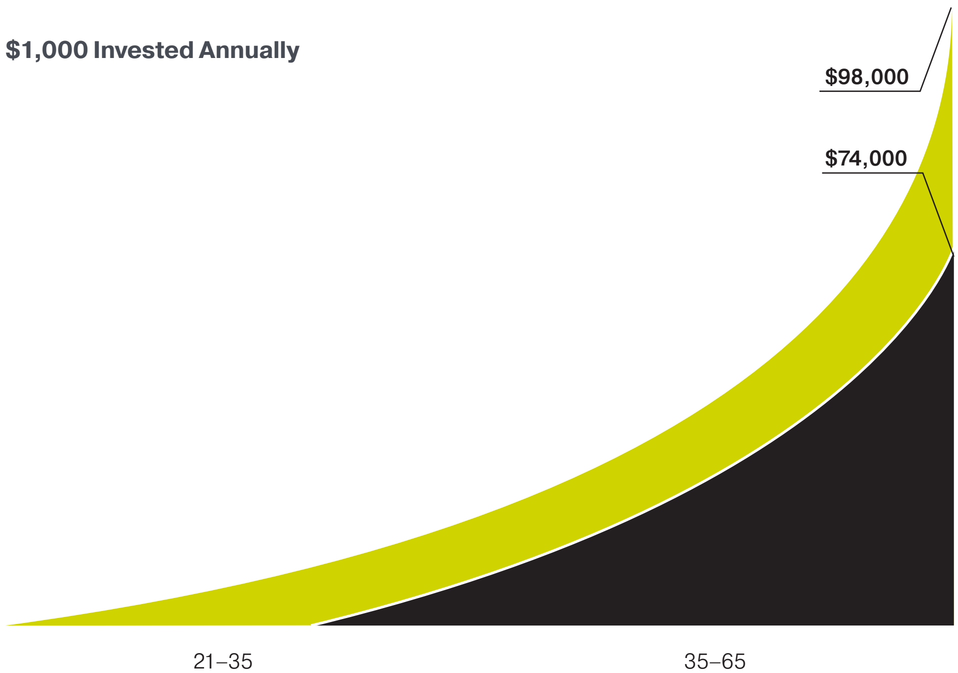
ESTABLISHING, QUANTIFYING AND PRIORITIZING LONG-TERM GOALS

Now it's time to establish the goals you hope to achieve in five or more years. You'll also want to quantify how much money you'll need to pay for them. Because, over time, inflation will significantly increase the cost of most long-term goals, it is important to estimate prices in tomorrow's dollars, not today's. The worksheets on pages 8, 9, 10 and 11 will help you estimate the future cost of retirement, a college education and home ownership and your other investing goals, respectively.

IT'S A MATTER OF TIME, NOT MONEY

Even a small investment can potentially grow into a large sum over time. For example, if you put $1,000 annually into a tax-deferred retirement account between the ages of 21 and 35 (for a total investment of $15,000), and earn a fixed rate of 5% per year, you might amass nearly $98,000 by age 65. However, if you wait until age 35 to begin investing $1,000 annually at the same fixed rate of 5% per year until age 65 (for a total investment of $31,000), you might accumulate $74,000, a difference of $24,000. Isn't it time you put time on your side?

$1,000 Invested Annually



These examples are based on annual contributions to a tax-deferred retirement plan. Your own account may earn more or less than this example, and ordinary income taxes will be due upon withdrawal from your plan account. This illustration of the effects of compounding represents two hypothetical accounts and does not predict or depict the investment results of any of the Oppenheimer funds, which do not pay fixed dividends and have fluctuating net asset values. The illustration assumes no fluctuation in principal or rate of return.

What Might It Cost?

It's a fact of life: Prices rise over time. Here are some typical costs as they are today and how much they're projected to cost in 15 years.

	4 Years at a Public College[1]	4 Years at a Private College[1]	Raising a Child from Birth to Age 17[2]	Single Family Home[3]	New Car[4]
Typical Cost in 2013	**$123,644**	**$158,072**	**$416,670**	**$307,800**	**$29,600**
Typical Cost in 2028	**$257,047**	**$328,620**	**$649,158**	**$479,542**	**$46,116**

1. Source: The College Board's "Trends in College Pricing," 2012. Average college costs include tuition, fees, books and supplies, room and board, transportation and other expenses, as well as an assumed 5% annual rate of increase. This illustration uses the actual 2012-2013 cost averages in order to project the hypothetical future costs.
2. Source: Based on inflation rate of 3% and cost of $416,670 (households with a pretax income of more than $102,870), from U.S. Department of Agriculture, Expenditures on Children by Families, 2011, published April 2012.
3. Source: Based on inflation rate of 3% and median cost of $307,800, from U.S. Census Bureau and U.S. Department of Housing and Urban Development, New Residential Sales in May 2013.
4. Source: autosite.com. Estimated price of a 2014 Ford Explorer.

Worksheet

Your Retirement

The savings you need for retirement depends on a number of factors: years until you retire, inflation rates, investment returns, etc. Using your best estimates, complete the worksheet below. Show it to your financial advisor who can help you create a retirement savings strategy that suits your needs. If you have surplus amounts on lines 13 and 15, congratulations. You may be able to afford a more comfortable retirement.

1	Your current annual income	$
2	Estimate the percentage of after-tax income you'll need at retirement *(usually between 75% and 100% of preretirement income)*	%
3	Multiply line 1 by line 2 for your estimated annual retirement need	$
4	Annual Social Security benefits you expect to receive[1]	$
5	Estimated annual amount you might receive from pensions and other sources of retirement income	$
6	Subtract line 4 and line 5 from line 3 for your retirement income shortfall (or surplus)	$
7	From Table A, find and insert the *inflation* factor corresponding to your anticipated retirement date	X
8	Multiply line 6 by line 7 for your inflation-adjusted annual retirement income need	$
9	From Table B, find the present value factor that corresponds to the number of years you expect to spend in retirement. Multiply line 8 by that factor	$
10	Estimate the value of your current retirement investments, including IRAs, company retirement plans and personal savings	$
11	From Table C, find and insert the *growth* factor corresponding to your anticipated retirement date and assumed rate of return	X
12	Multiply line 10 by line 11 for your estimated investment assets at retirement	$
13	Subtract line 12 from line 9 for your expected retirement savings shortfall (or surplus)	$
14	From Table A, find and insert the *divisor* corresponding to your closest expected retirement date. Use the same percentage you chose in Table C	÷
15	Divide line 13 by line 14 for the amount you need to invest each year toward your retirement goal	$

Table A: Inflation & Divisor[2]
Choose the inflation factor and divisor based on the number of years until retirement.

Years to Retirement	Inflation Factor[4]	4% Annual Divisor[5]	6% Annual Divisor[5]	8% Annual Divisor[5]
10	1.34	12.01	13.18	14.49
20	1.81	29.78	36.79	45.76
30	2.43	56.08	79.06	113.28
40	3.26	95.03	154.76	259.06

Table B: Present Value[2]
Choose the present value factor based on the number of years you plan to spend in retirement.

Years in Retirement	Present Value Factor[6]
15	12
20	15
30	20
40	24

Table C: Growth Factor[2,3]
Choose the growth factor based on the number of years until retirement and your investments' hypothetical average annual rates of return.

Years to Retirement	4% Annual Investment Return	6% Annual Investment Return	8% Annual Investment Return
10	1.48	1.79	2.16
20	2.19	3.21	4.66
30	3.24	5.74	10.06
40	4.80	10.29	21.72

1. Please refer to Social Security Administration website at **ssa.gov.**
2. Source: *Personal Financial Planning, Theory and Practice,* Second Edition. Michael A. Dalton and James F. Dalton.
3. Asset growth rate is for illustrative purposes only and is not intended to reflect any actual investment return. These assumptions are hypothetical and reflect average annual rates of return with dividends and distributions reinvested. Actual return rates may be higher or lower. The assumptions are not intended to show the performance of any Oppenheimer fund for any period of time, or fluctuation in principal value or investment returns.
4. Assumes 3% annual inflation.
5. Assumes 4%, 6%, 8% average annual return.
6. Assumes 3% annual inflation, 6% investment return.

Worksheet

College Planning

The earlier you start saving, the less you're likely to pay for out-of-pocket costs for college. A smart college planning strategy that includes a 529 College Savings Plan can help lower your overall out-of-pocket costs, as well as provide potential tax and estate planning benefits. Keep in mind every dollar you save today is a dollar you likely won't need to borrow in the future. Remember, with a combination of savings, loans and financial aid, you don't have to save the entire cost of a four-year college education.

	Tuition Cost Estimate	
1	Based upon when your child will begin school, enter the projected cost for four years of college *(See Table A below).*	**$**
	Savings	
2	Enter the amount you've already set aside for college expenses.	**$**
3	Subtract line 2 from line 1 and enter that number. This is the total dollar amount you may want to consider saving.	**$**
	Monthly Investment	
4	Refer to Table B below and enter the number that corresponds best to your investment time horizon and how much you may want to consider saving. *(line 3)*. It's important to remember that both college costs and investment returns are variable, so you should consider reviewing this plan periodically with your financial advisor to see if you are still on course. Table A below shows projected expenses and may not reflect what it will cost to send your children to college.	**$**

Table A: Projected College Expenses[1]

Beginning School Year	Annual Cost Public	Projected Four-year Public	Annual Cost Private	Projected Four-year Private
2013	$30,911	$123,644	$39,518	$158,072
2014	$32,457	$129,826	$41,494	$165,976
2015	$34,079	$136,318	$43,569	$174,274
2016	$35,783	$143,133	$45,747	$182,988
2017	$37,573	$150,290	$48,034	$192,138
2018	$39,451	$157,805	$50,436	$201,744
2019	$41,424	$165,695	$52,958	$211,832
2020	$43,495	$173,980	$55,606	$222,423
2021	$45,670	$182,679	$58,386	$233,544
2022	$47,953	$191,812	$61,305	$245,222
2023	$50,351	$201,403	$64,371	$257,483
2024	$52,868	$211,473	$67,589	$270,357
2025	$55,512	$222,047	$70,969	$283,875
2026	$58,287	$233,149	$74,517	$298,068
2027	$61,202	$244,807	$78,243	$312,972
2028	$64,262	$257,047	$82,155	$328,620

Table B: Monthly Investment Chart[2]

Time Horizon	$50,000	$100,000	$250,000
18 yrs	$143	$286	$ 716
17	156	312	780
16	171	341	853
15	187	374	935
14	206	412	1,031
13	228	456	1,141
12	254	508	1,271
11	285	570	1,424
10	322	644	1,610
9	368	735	1,838
8	425	849	2,123
7	498	997	2,492
6	597	1,194	2,985
5	735	1,470	3,676

1. Source: The College Board's "Trends in College Pricing," 2012. Average college costs include tuition, fees, books and supplies, room and board, transportation and other expenses, as well as an assumed 5% annual rate of increase. This illustration uses the actual 2012-2013 cost averages in order to project the hypothetical future costs.
2. These figures assume a hypothetical 5% annual return. This hypothetical chart is for illustrative purposes only and does not predict or depict the returns of any particular type of investment. Actual returns will vary. In general, mutual funds do not pay or guarantee fixed rates of return.

Investments in 529 college savings plans are neither FDIC insured nor guaranteed and may lose some value. Some states offer favorable tax treatment to their residents only if they invest in the state's own plan. Investors should consider before investing whether their or their designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program and should consult their tax advisor.

This worksheet contains an introduction to funding a college education. It is intended as a discussion starter for further exploration with a qualified financial, tax or legal advisor. It is not intended to provide legal, tax or investment advice, nor is it intended as a complete discussion of the tax and legal issues surrounding funding a college education. Please consult with your own financial, legal or tax advisors before making any decision that may have tax consequences.

Before investing in a plan, investors should carefully consider the investment objectives, risks, charges and expenses associated with municipal fund securities. Plan disclosure documents contain this and other information about the plan and may be obtained by asking your financial advisor visiting our website at oppenheimerfunds.com or calling 1. 800.CALL OPP (225.5677). Investors should read these documents carefully before investing.

Worksheet

Purchasing Your Home

This worksheet will help you calculate the amount you need to save each year to amass a 20% down payment for the purchase of a new home. Of course, many homebuyers may have saved more than the normal 20% down payment. Investing in a higher down payment may reduce your monthly mortgage payments and long-term borrowing costs.

1	Cost of the home you want to buy	**$**
2	Years until you expect to purchase a new home	
3	Multiply line 1 by 0.20 for the amount of down payment required	**$**
4	Estimate your closing costs *(generally 0%–3% in "points" plus other bank fees[1])*	**$**
5	Add lines 3 and 4 for the total amount of cash required to purchase home	**$**
6	Current savings earmarked for home purchase	**$**
7	From Table A, find and insert the growth factor corresponding to line 2	
8	Multiply line 6 by line 7 for the estimated future value of your savings	**$**
9	Subtract line 8 from line 5 for the estimated future value of your savings shortfall	**$**
10	From Table A, find and insert the annuitization factor corresponding to line 2	
11	Multiply line 9 by line 10 for the amount you need to save each year to achieve your goal	**$**

Table A: Growth and Annuitization Factors[2]

Years to Purchase	Growth Factor	Annuitization
1	1.03	1.00
2	1.06	0.49
3	1.09	0.32
5	1.16	0.19
10	1.34	0.09

This example assumes a 3% annual real rate of return which is composed of a 6% nominal return, less a 3% rate of inflation.

1. Can include application fee, credit report, appraisal, title transfer and other miscellaneous charges.
2. Source: *Personal Financial Planning Theory and Practice,* Second Edition. Michael A. Dalton and James F. Dalton.

Worksheet

Your Other Investing Goals

You probably have goals other than retirement, education and home ownership. Use this worksheet to calculate the amount you will need to invest each year to achieve them. Use a separate worksheet for each goal.

1	Name of goal	
2	Cost of your goal	**$**
3	Years until you expect to pay for your goal	
4	Current savings earmarked for your goal	**$**
5	From Table A, find and insert the growth factor corresponding to line 3	
6	Multiply line 4 by line 5 for the estimated future value of your savings	**$**
7	Subtract line 6 from line 2 for your estimated future savings shortfall	**$**
8	From Table A, find and insert the annuitization factor corresponding to line 2	
9	Multiply line 7 by line 8 for the amount you need to save each year to achieve your goal	**$**

Table A: Growth and Annuitization Factors[1]

Years to Purchase	Growth Factor	Annuitization
1	1.03	1.00
2	1.06	0.49
3	1.09	0.32
5	1.16	0.19
10	1.34	0.09

This example assumes a 3% annual real rate of return which is composed of a 6% nominal return, less a 3% rate of inflation.

1. Source: *Personal Financial Planning Theory and Practice,* Second Edition. Michael A. Dalton and James F. Dalton.

Step 3

Determine How You'll Get There

GROWING YOUR INVESTMENTS OVER TIME

The way to bridge the gap between current savings and future goals is to make your money grow, an objective known as capital appreciation. Exactly how much capital appreciation you need also depends on:

- The amount of time you'll need to achieve your goal(s).
- How much you plan to add to your savings over time.
- The rate of return from your savings.

Because time tends to reduce the risk caused by short-term market fluctuations, the longer you have to invest, the easier it may be to accumulate the money you need.

For many of your goals, you can calculate the amount you need to save each year by completing the worksheet on page 11. What if that annual savings amount is an unrealistic number? You may have to wait longer to achieve your goal. Or, you can attempt to increase your anticipated investment return rate. Your financial advisor can help you determine the effects of these variables on your financial plan.

HARVESTING FROM A VARIETY OF INVESTMENTS

It's tempting to put all of your assets and contributions into a single investment with an anticipated high rate of return. But you run a greater risk of losing the value of your investment, should that investment perform poorly.

To potentially reduce risk and increase performance reliability, consider diversifying your investments. This means using an effective investment strategy, or asset allocation, to apportion your money among various investment types.

The three basic categories of investments, or asset classes, differ in terms of the potential return they provide and the amount of volatility they experience. Because all three tend to respond differently to the same economic influences, holding some of each can help protect your portfolio from the short-term ups and downs of the financial markets.

The graphic on the following page illustrates the asset classes—stocks, bonds and cash—with which you can build a solid portfolio. Cash and cash equivalents, like money market funds, should form the foundation of your investments. Bonds are next because they've historically provided higher returns than cash, but with less volatility than stocks. What's more, if held to maturity, bonds provide a fixed rate of return and fixed principal value. Although stocks are located on the top because they carry the most volatility, they also offer the greatest potential for reward.

A wise person once said, "Even the longest journey begins with a single step." By completing the worksheets in this booklet, you have taken two important steps toward your future: you know how much you have to invest today and you know how much your goals might cost in the future. The next step is to determine the best way to bridge the gap.

Asset Classes

THINKING ABOUT RISK

Risk has many meanings. For most, risk is the danger that an investment may decline in value. In financial planning, risk also describes the chance that, when the time comes, you will not have accumulated enough money to achieve your financial goals. Accordingly, in financial planning, how much risk you should assume depends not on how you “feel” about risk, but on the calculated rate of return you need to achieve your financial goals and your time horizon.

It’s always a good idea to control risk as much as possible. In most cases, one of the best ways to manage risk is to apply two fundamental investment principles: a long-term perspective and diversification. Remember that diversification does not assure a profit or protect against loss in declining markets.

However, if you have a specific defined need in the near term, a long-term perspective may not be warranted. For example, if you are planning to purchase a home in two years, it may be more prudent to invest your down payment fund in lower risk assets to preserve principal.

Step 4

Keep Your Plan on Track

An effective financial plan is never complete until all of your goals are satisfied or surpassed. Until then, your plan is a dynamic process that should adapt as your individual needs evolve and as economic and market conditions change. That's why it makes good sense to work closely with a financial advisor who understands your needs and keeps abreast of changing markets.

ADJUSTING YOUR FINANCIAL PLAN

You should adjust your financial plan as you reach major milestones in your life. For example, a person whose retirement is 20 years away should probably emphasize long-term growth. However, a retired individual may want to apportion more assets to income-oriented investments and some to growth investments in order to fight inflation over time.

MONITORING YOUR INVESTMENTS

As market conditions change, you may need to rebalance your portfolio. For example, if one asset class performs exceptionally well, it may grow to represent a disproportionate percentage of your total portfolio. You may want to rebalance your portfolio to maintain sector diversification. Diversification, however, does not assure a profit or protect against loss.

HOW DO YOU STAY ON TRACK WHEN…

…you change jobs, inherit money, get divorced or retire? These changes can offer both opportunities and financial challenges. For more in-depth information about these matters, contact your financial advisor for tips on how to manage lump sums of money while avoiding or deferring payment of unnecessary taxes and penalties.

WORKING WITH A FINANCIAL ADVISOR

Your financial advisor has the time, training and tools to keep your financial plan and investment program on track. Just as important, your financial advisor will help keep you involved and informed about your progress every step of the way. By working together, you can potentially achieve the long-term financial goals that are so critical to your future.

Consider Mutual Funds

Which investments are the best choices for achieving your financial plan? Like millions of investors, you may want to consider mutual funds. Unlike direct investments in stocks and bonds, mutual funds have built-in advantages, including professional management, broad diversification in most cases and affordable minimums. Please be aware that mutual funds are subject to market risk and volatility. Ask your financial advisor for more information.

THE OPPENHEIMERFUNDS DIFFERENCE

Since its founding over 50 years ago, OppenheimerFunds has grown into one of the largest and most respected mutual fund companies in the United States. Today, OppenheimerFunds offers a diverse product line that includes mutual funds, qualified retirement plans, institutional accounts and funds that can be used as investment vehicles for variable annuities or variable annuity life contracts, all to meet the continuing needs of our clients. Each of our more than 60 mutual funds occupies a well-defined place on the risk/reward spectrum.

Through experience, we've learned how to take advantage of opportunities and manage risk under virtually all market conditions. No matter where opportunities arise, our process is designed to result in strong long-term performance. This focus has helped us attract some of the finest minds on Wall Street, working in partnership with the investment professional who knows you best—your financial advisor. Together, we can give you the wide range of choices you need in an effort to achieve your financial goals.

For more information about OppenheimerFunds and the financial services we offer, talk with your financial advisor or call us at **800.CALL OPP (225.5677).**

OppenheimerFunds®

The Right Way
to Invest

No matter what your goals—buying a house, paying for college or securing a comfortable retirement—the key to achieving them is to make, and stick to, a plan.

Getting Your Financial House in Order provides information and worksheets to help you start the process in four, easy-to-follow steps:

Step 1: Assess where you are today.

Step 2: Decide where you want to be.

Step 3: Determine how you'll get there.

Step 4: Keep your plan on track.

Read through the material inside, complete the worksheets and then set up an appointment with your financial advisor.

CONTACT*US*

Visit **oppenheimerfunds.com**
Call **800.225.5677**

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Two World Financial Center, 225 Liberty Street, New York, NY 10281-1008

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