



WEALTH MANAGEMENT AND CORPORATE SERVICES

John Coombs
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OMEGA Portfolio Management
Oppenheimer & Co. Inc.

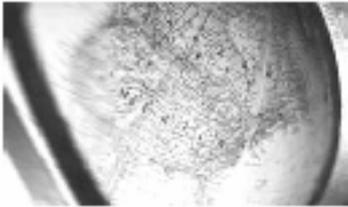
Oppenheimer & Co. Inc.:
The Company

History of Tradition and Excellence

- Since 1881, Oppenheimer & Co. Inc. (“Oppenheimer”) and its predecessor companies have been pioneers in the financial services industry
- Innovative work in securities research and asset management
- Acquisitions and growth have created a national presence with considerable resources
- Oppenheimer professionals have earned the firm an excellent reputation among investors with their objectivity and integrity, and by being responsive to client needs and putting clients’ interests first

Oppenheimer's Goals & Presence

- An independent investment consulting relationship committed to helping people invest and preserve money wisely
- Leading national investment boutique with over 3,000 experienced professionals in major financial centers and local communities across the United States



NATIONAL REACH AND PRESENCE

Oppenheimer Financial Advisors serve their clients from over eighty offices located in major cities and local communities throughout the United States and two foreign countries.



Who Does Oppenheimer Service?

We provide a broad range of financial services catering to:

- Successful individuals
- Families
- Corporate executives
- Businesses
- Institutions

Our Flexibility Helps You Reach Your Goals

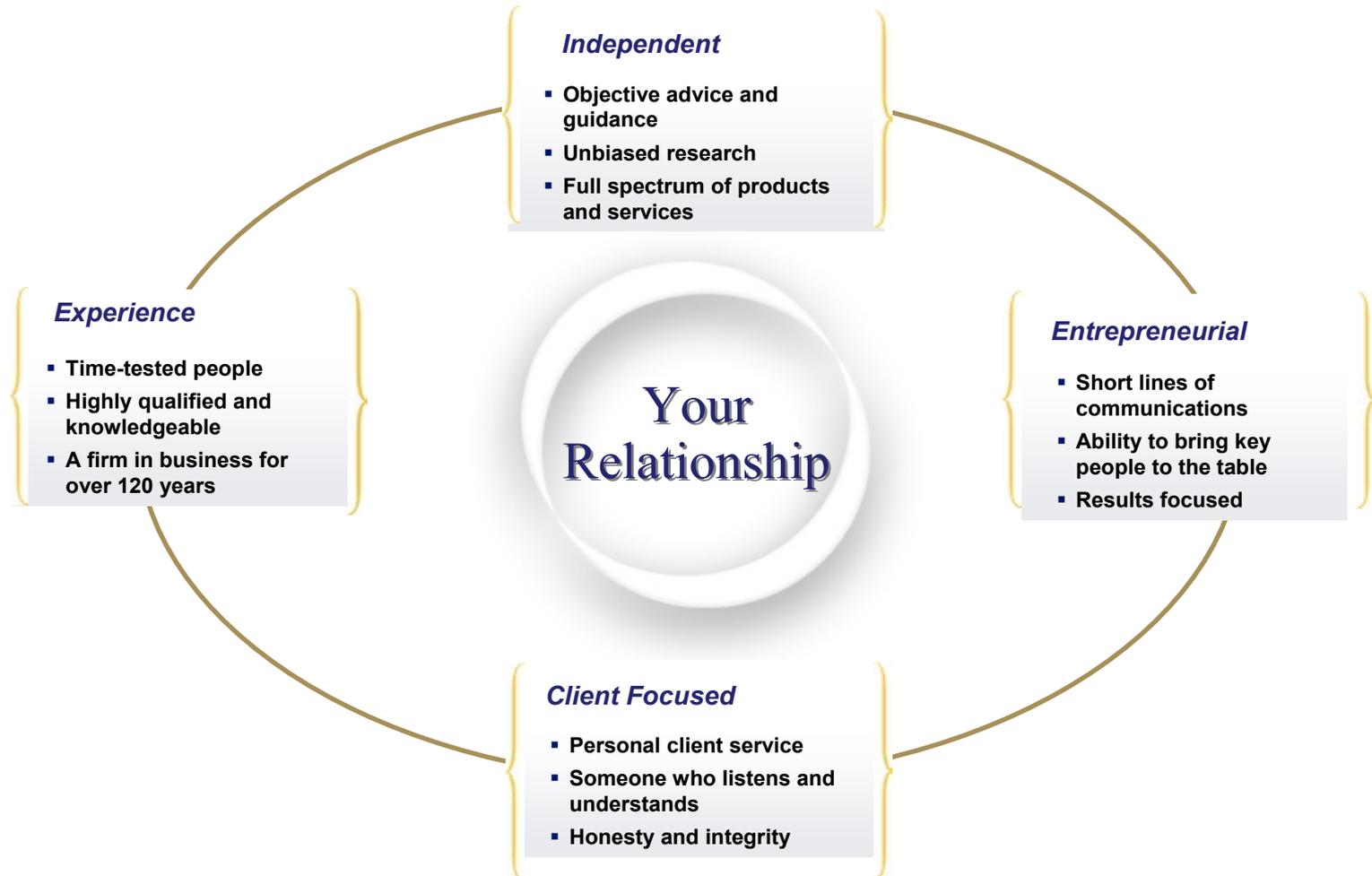
- As your financial advisor, we strive to place your interests first.
- Our independence provides us the freedom to offer objective advice.
- With access to a full range of traditional and nontraditional products and services, we are committed to developing a solution that is in your best interest.



*What To Expect From
Oppenheimer &
Your Financial Advisor*



What You Can Expect From Oppenheimer





Role of the Financial Advisor



**Your Oppenheimer
Financial Advisor acts
as your consultant,
assisting in:**

- *Defining risk and return objectives*
- *Asset allocation and diversification*
- *Due diligence*
- *Manager search and selection*
- *Tools to help you with ongoing monitoring*



Client Service Commitment



Access

- One-on-one personalized financial advice
- Open communication; ability to connect you to the necessary professionals and specialists

Appreciation for the Whole Picture

- Help in identifying current and anticipated needs
- Develop a thorough understanding of your goals and objectives in order to determine what services may best meet your needs



Client Service Commitment



Ongoing Relationship

- Work side-by-side with you to help clarify your goals and adjust your plans as your circumstances change
- The highest levels of personal attention, service and trust

Tailored Process

- Customized relationship based on your unique financial situation and goals
- Approach that begins and ends with your individual requirements



*Asset Management Products
& Services Offered Through
Oppenheimer & Co. Inc.*

*Asset Management Products & Services offered through Oppenheimer & Co. Inc.**

- Designed to help individual and institutional investors build customized investment plans based on strategic asset allocation
- Providing clients with customized professional money management through:
 - OMEGA Group
 - Consulting Group*
 - Oppenheimer Investment Advisers *
 - Alternative Investments Group *

* Please refer to Important Information page. *for qualified investors

What sets me apart from the crowd?

- Providing client with a comprehensive wealth management service based on an understanding of performance expectations, risk assessment, and overall financial picture
- The OMEGA program is a unique, customized portfolio management platform built upon a one-on-one relationship between the client and an Oppenheimer Portfolio Manager
- The OMEGA Portfolio Manager's investment independence allows the ability to manage individual portfolios.



The OMEGA Group Program

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How It May Fit Your Goals

Oppenheimer's OMEGA Group Platform

- The OMEGA Group Program offers a unique, personalized managed money program for individuals and organizations
- Experienced Oppenheimer Financial Advisors perform as portfolio managers on a one-to-one basis with their clients
- OMEGA managers have years of professional experience, advanced education in investment management, and are knowledgeable in developing diversified portfolios

Oppenheimer's OMEGA Group Platform

- OMEGA Group Portfolio Manager follows a systematic process in building each client's portfolio
- The OMEGA Group program manages client accounts within the investment parameters established in collaboration with each client
- All portfolios are individually managed on a wrap fee basis*

*Adopting a fee-based account program may not be suitable for all investors; anticipated individual commission costs should be compared to anticipated annual fees

As part of the OMEGA Group Program, you have access to:

- Ongoing direct and personal access to your portfolio manager
- Development of a personalized asset allocation strategy
- Individual and customized portfolio management based upon a personalized assessment of risk tolerance and performance expectations
- Ongoing portfolio monitoring by your OMEGA Portfolio Manager

As part of the OMEGA Group Program, you have access to:

- Comprehensive investment performance reporting and a detailed Quarterly Portfolio review (QPR)*
- OMEGA Group Program investment guidelines that require a set level of portfolio diversification
- A high level of transparency to assure you of the content and performance of your portfolio
- Three distinct, portfolio types based upon asset class:
 1. Equity
 2. Balanced (Equity & Fixed Income)
 3. Fixed Income

*The QPR report is provided by Oppenheimer's affiliate, Oppenheimer Asset Management Inc.

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The Portfolio Manager





John D. Coombs, Vice President- Investments
Senior Portfolio Manager- OMEGA Group

Background

- Over 25 years of experience.
 - Merrill Lynch
 - Oppenheimer & Co. Inc.
- Over 10 years experience as a Portfolio Manager within the OMEGA Group Program.
- In 2007, satisfied the rigorous OMEGA Group Program requirements to become Senior Portfolio Manager
- One of only a limited number of Senior Portfolio Managers in the OMEGA Group program



John D. Coombs, Vice President- Investments
Senior Portfolio Manager- OMEGA Group

Investment Style

- Highly thematic investment approach based on identifying long-term, macro, and global trends.
- Value driven investment discipline vs. growth.
- Hands-on, research-driven, investment selection process utilizing many available information sources.
- Each portfolio category is created using distinct models to balance risk and performance

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Retirement Planning

How do I Navigate the Retirement Options out there?

Time for a Reality Check!

- How much of your current lifestyle can you maintain and afford when your career ends?
- Retirement Reality Check: Oppenheimer has tools that can help you determine if you're on track for a comfortable retirement.

What type of plan makes sense for me?

Narrow down your choices:

- Roth or Traditional? – we can help you to make this important decision, whether it's your 401(k) or your IRA
- Rollover IRAs – don't forget your 401(k) account
- IRA Consolidation - bring your IRAs under one roof for comprehensive oversight, fee reduction and simplification

Now what?

Implement a strategy for the long-term

- Contribution levels
 - 2009 - \$5000
 - Over 50 years old? - \$6,000
- Tax benefits?
 - Traditional- Tax Deductions
 - Roth- After tax contribution

Plan Maintenance

Steer the course for the long-term

- Consistent reviews and check-ups
- Comprehensive portfolio analysis
- Personal service and advise



*Corporate Retirement
Planning*

Which Retirement Plan Is Best Suited For Your Company?

- A properly structured retirement plan can be a powerful employee management tool.
- Unfortunately, many employers simply lack the time & expertise to design a plan that provides maximum advantages for their business
- With such a variety of retirement options, the process can be daunting!

Oppenheimer can help!

The Role of Oppenheimer in Your Retirement Plan

- An objective review
- Assist your company in formulating short and long-term objectives
- No predisposed product to sell
- Assist your company in complying with 404(c) guidelines

Where Do We Start?

After careful analysis, we analyze factors such as:

- Business's short & long-term objectives
- Applicable current plan provisions
- Employee age and length of service
- Administration & bookkeeping costs

Next Step?

Identify appropriate options:

- Simple IRA
- Sep-IRA
- 401(k)
- Profit Sharing
- Individual 401(k)

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Ongoing Monitoring

- Quarterly performance review, whenever feasible
- Service reviews as needed
- Assist you in negotiations with providers for any services needed

Retirement Plan Consulting

1. Plan Design Consultation

The first step in the plan design decision is determining who the employer intends to benefit and why. From there, various defined contribution, defined benefit, non-qualified, and combinations of plans can be considered. Plans can be designed that favor key employees solely or are for the benefit of all employees. In any case, Oppenheimer can work with you to implement a plan that can meet both employer and employee goals.

2. Vendor Search

We make recommendations of service providers from a wide universe of third-party vendors including numerous mutual fund families, insurance companies, corporate trustees and third party administration firms. Our focus is on identifying vendors that are appropriate for your company, your plan, and your employees.

3. Investment Selection and Monitoring

Oppenheimer can analyze, recommend and monitor investment options for your plan. We offer no proprietary mutual funds that can conflict with our recommendations. Our unbiased approach takes into consideration your plan's investment policy, employer goals, asset allocation and employee needs.

4. Employee Communication and Guidance

Employee communication can be critical to the success of your retirement plan. For participant directed plans, we offer a comprehensive program designed to assist you to comply with ERISA 404(c), thereby helping lower fiduciary liability. Education meetings are provided on-site utilizing plan specific presentations and materials to present appropriate concepts and information to your employees.





Corporate Cash Management

Cash Management: A Critical Ingredient

- Poor cash management is one of the more frequent stumbling blocks for entrepreneurs and corporate entities
- Understanding the basic concepts of cash flow will help plan for the unforeseen eventualities that nearly every business faces

Cash vs. Cash Flow

Cash

- Cash is ready money in the bank or in the business
- It is not inventory
- It is not accounts receivable
- It is not property

Cash vs. Cash Flow

Cash Flow

- Movement of cash in and out of business
- Payments from customers
- Checks from lenders
- Capital from investors
- Salaries
- Checks to suppliers
- Payments to creditors

Why Does Cash Management Equal Success?

- Maintaining liquidity in trying times can help weather the worst of financial storms
- Allows companies to exploit investment opportunities comfortably

How Do I Practice Good Cash Flow Management?

Good cash management is simple. It involves three steps:

1. Knowing when, where, and how your cash needs will occur
2. Knowing the best sources for meeting additional cash needs
3. Being prepared to meet these needs when they occur, by keeping good relationships with critical corporate financial advisors

Oppenheimer Can Help Meet Those Needs!

Through careful analysis, your Financial Advisor can:

- Identify your company's cash needs
- Properly manage cash balances for liquidity purposes
- Maximize returns within appropriate levels of risk while staying liquid

*This presentation is intended for informational purposes only and is subject to change without notice.

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The Consulting Group, Oppenheimer Investment Advisors (OIA) and the Alternative Investment Group (AIG) are divisions of Oppenheimer Asset Management Inc. (OAM)

The Omega Group is a program through Oppenheimer & Co. Inc. It offers a unique managed money program in which experienced Financial Advisors act as portfolio managers for their clients. 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.

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