



OppenheimerFunds®

The Right Way
to Invest

Women and Investing

How to Take Control of Your Financial Future

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How to Take Control of Your Financial Future

- I. Unique Considerations for Woman Investors
- II. Strategies for Effective Investing
- III. Actionable Steps for Every Investor



HOW TO TAKE CONTROL OF YOUR FINANCIAL FUTURE

Unique Considerations for Woman Investors

Unique Considerations for Woman Investors

- 1 Longer Lives:** Women live longer than men on average
- 2 Lower Wages:** Women earn less than men at the same level
- 3 Less Perceived Confidence:** Women have reported less confidence in their investing abilities than men



Q

What is the current average life expectancy for both men and women?



Women Are Living Longer Than Ever

Man

Woman

76

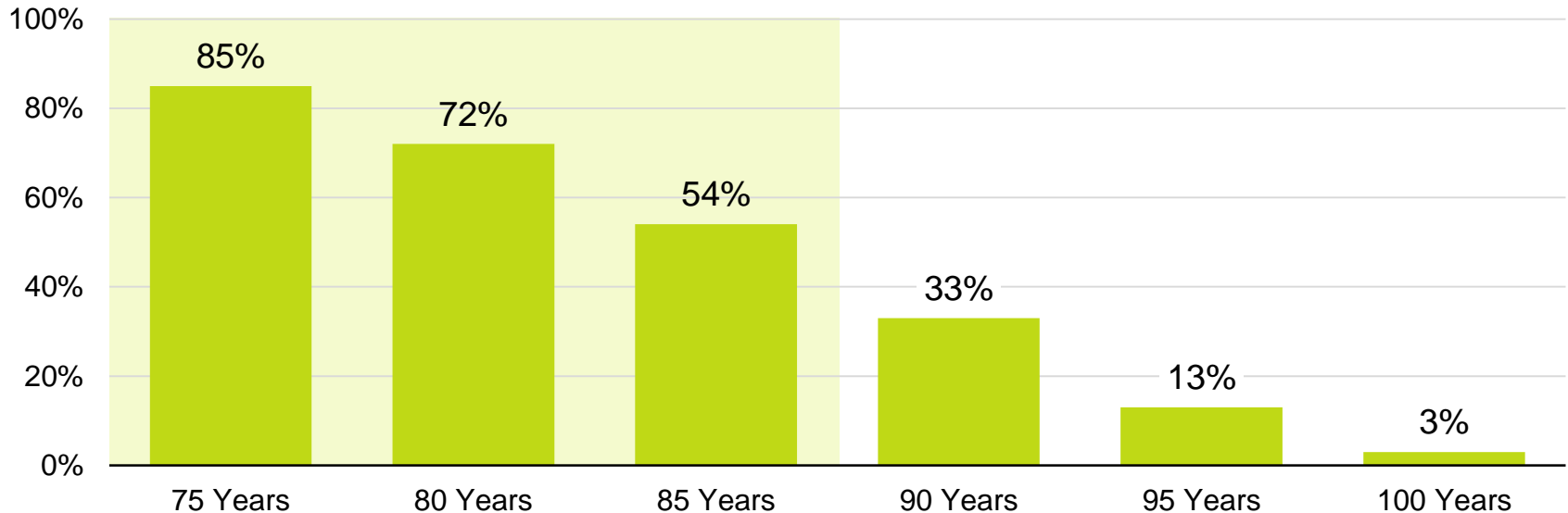
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Longevity is Great, But Even Better When Planned For

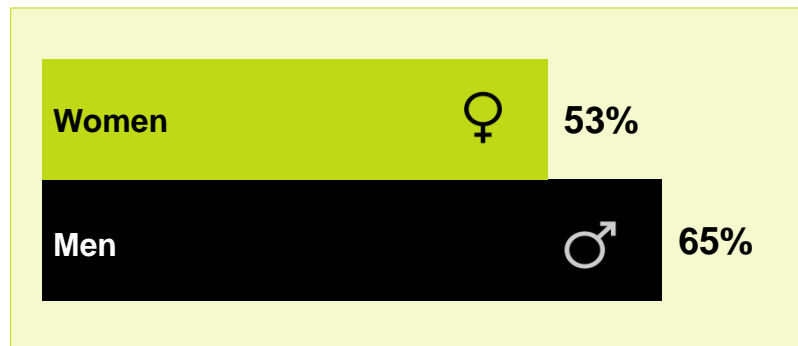
A 65-year old woman today is likely to live for at least another 20 years.

% probability of reaching certain ages if a woman is 65



Women May Not Be Prepared for a Longer Retirement

Less women than men have started saving for retirement¹



The majority of working women do not participate in employer plans²

56% of working women *do not participate* in a retirement plan (wage & salaried)

1. Blackrock Global Investor Pulse. (Median figures) 12/31/15

2. Of 63 million wage and salaried women (age 21 to 64) working in the United States, just 44 percent participated in a retirement plan. Source: [DOL](#). 12/31/15



Q

How much does a woman earn for every dollar that a man earns?



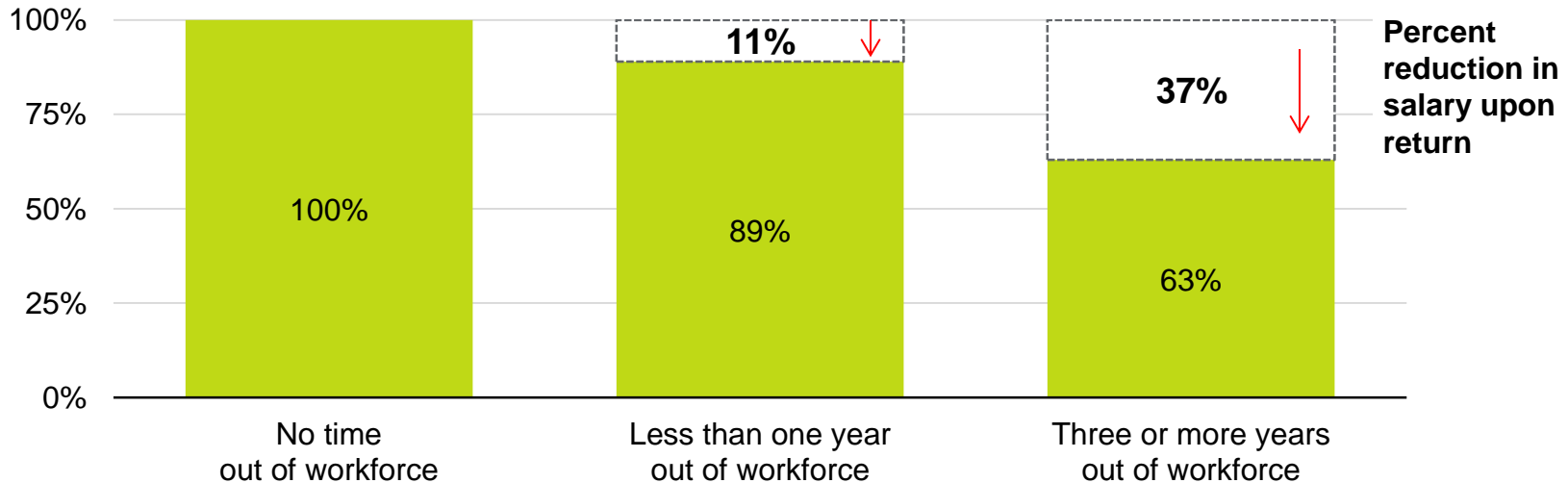
Unfortunately, Women Earn Less Than Men



Women Also Lose Earnings by Spending Time Out of the Workforce

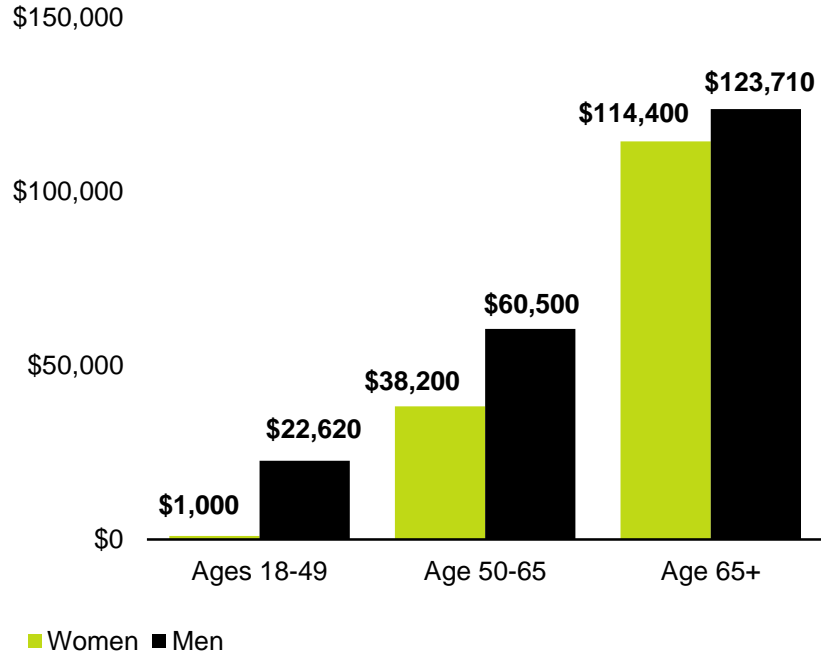
On average, women spend 11 years out of the workforce raising children.

The High Cost of Time Out for Women in Workforce (Salaries)

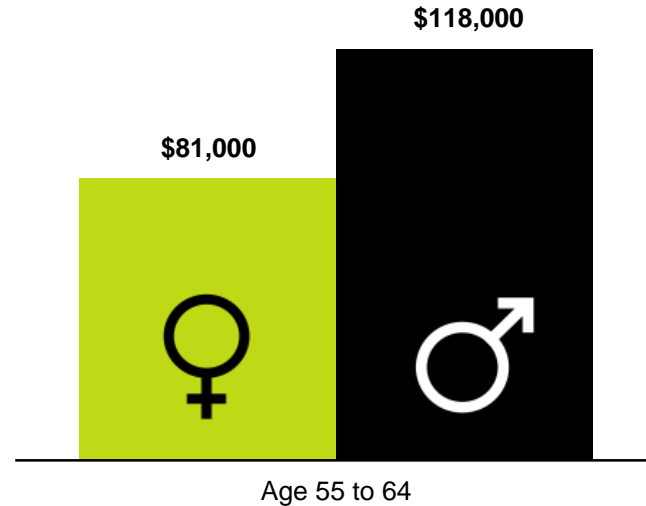


Resulting in Wealth & Retirement Gaps

Median Wealth for Single Americans¹



Median Retirement Savings²



1. Chicago Foundation for Women, 12/31/15

2. Blackrock Global Investor Pulse. (Median figures). 12/31/15



Q

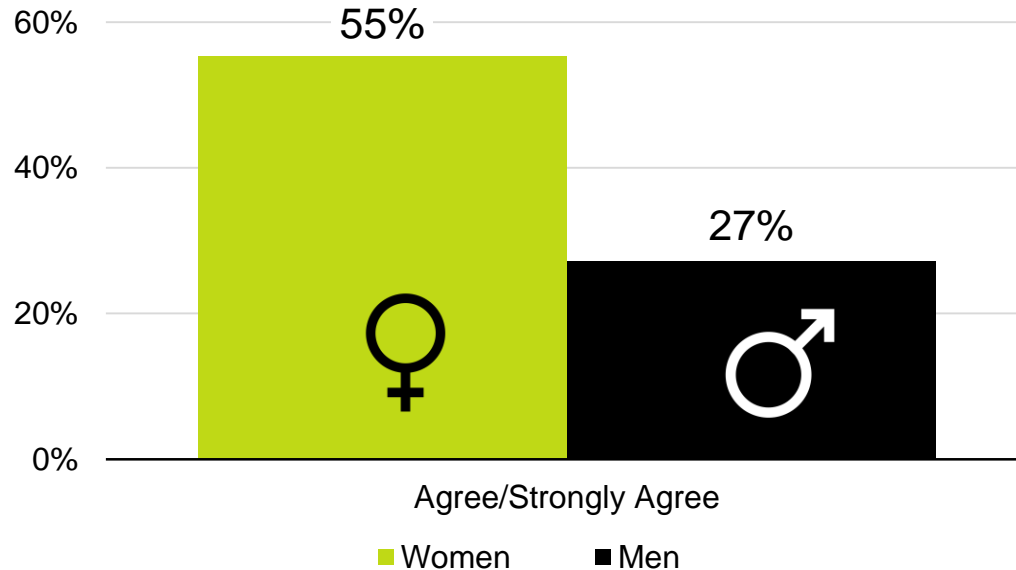
Would you say you know more or less than the average investor?



Women Investors Feel Less Confident about Investing

Contrary to male investors, women harbor a lot of doubt about their investing knowledge.

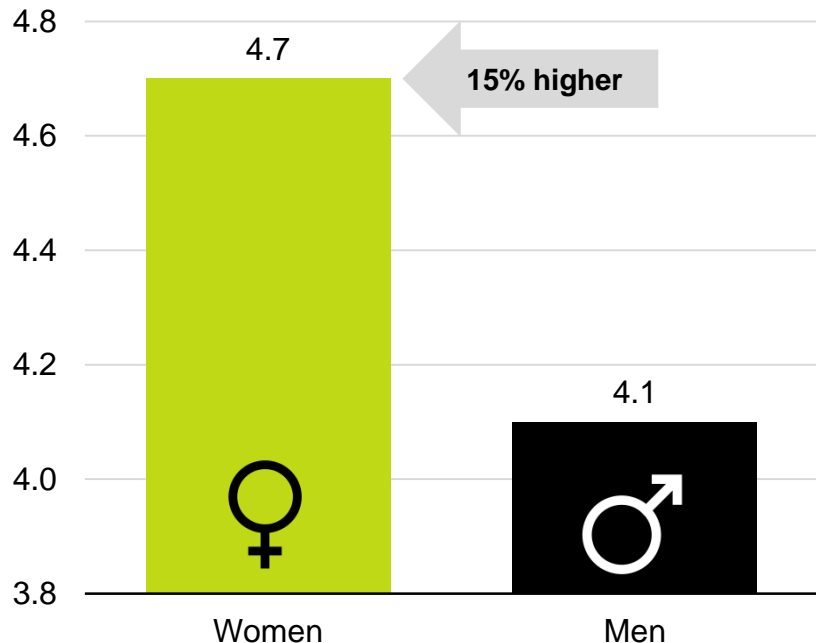
Q: I know less than the average investor about the financial markets and investing.



But That Doesn't Make Them Less Successful

A dose of humility may actually lead women investors to potentially outperform their male counterparts.

2014 Median Returns



Is Humility a Competitive Advantage?

- ▶ **A More Conservative Approach:** Women are more likely to be risk averse 47% versus 39% of men.
- ▶ **Lower Turnover:** Women change investments in a portfolio 45% less than men.
- ▶ **Being More Open to Advice:** Women were more likely than men (64% versus 56%) to state that working with an advisor would cause them to “feel more confident about investing for retirement.”

Source: SigFig, Wall Street Journal and Vanguard, 12/31/2015. Advice stat from Financial Engines. “The human touch: The role of financial advisors in a changing advice landscape.” 10/2015; <https://corp.financialengines.com/research/FE-The-Role-of-Financial-Advisors-1015.pdf>



HOW TO TAKE CONTROL OF YOUR FINANCIAL FUTURE

Strategies for Effective Investing

The Tide is Shifting, with More Women in Control

In **40%** of all U.S. families, the mother is the sole or primary provider up from 10% in 1960.

1960:
10%



2014:
40%



- Women comprise 47% of total labor force and are projected to account for 51% of labor force growth
- 55% of people pursuing graduate degrees currently are women in the United States
- Women today, are starting up businesses at twice the rate of men



Strategies for Effective Investing



1. Plan



2. Invest



3. Adjust



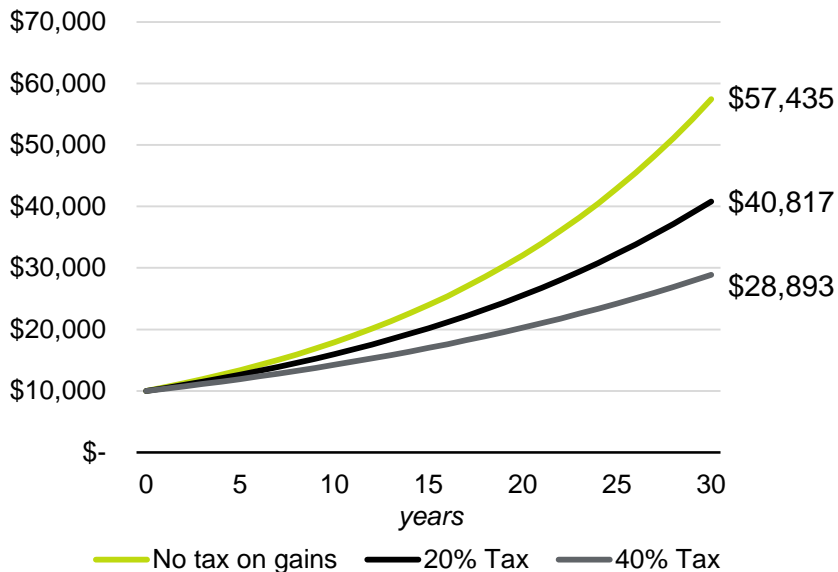
4. Grow



Take Advantage of Retirement Planning

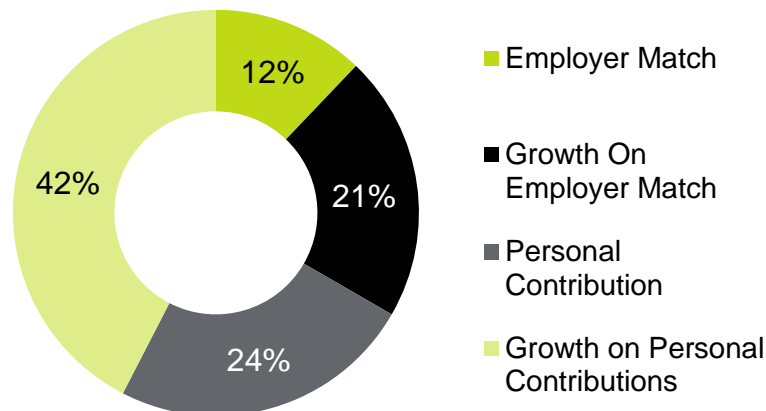
Retirement tax benefits can help, but contributions remain the biggest driver of retirement assets.

The Benefit of Compounding Improves with Tax Breaks



But Contributions Have an Even Greater Impact

66% of Retirement Growth Typically Comes from Personal Contributions



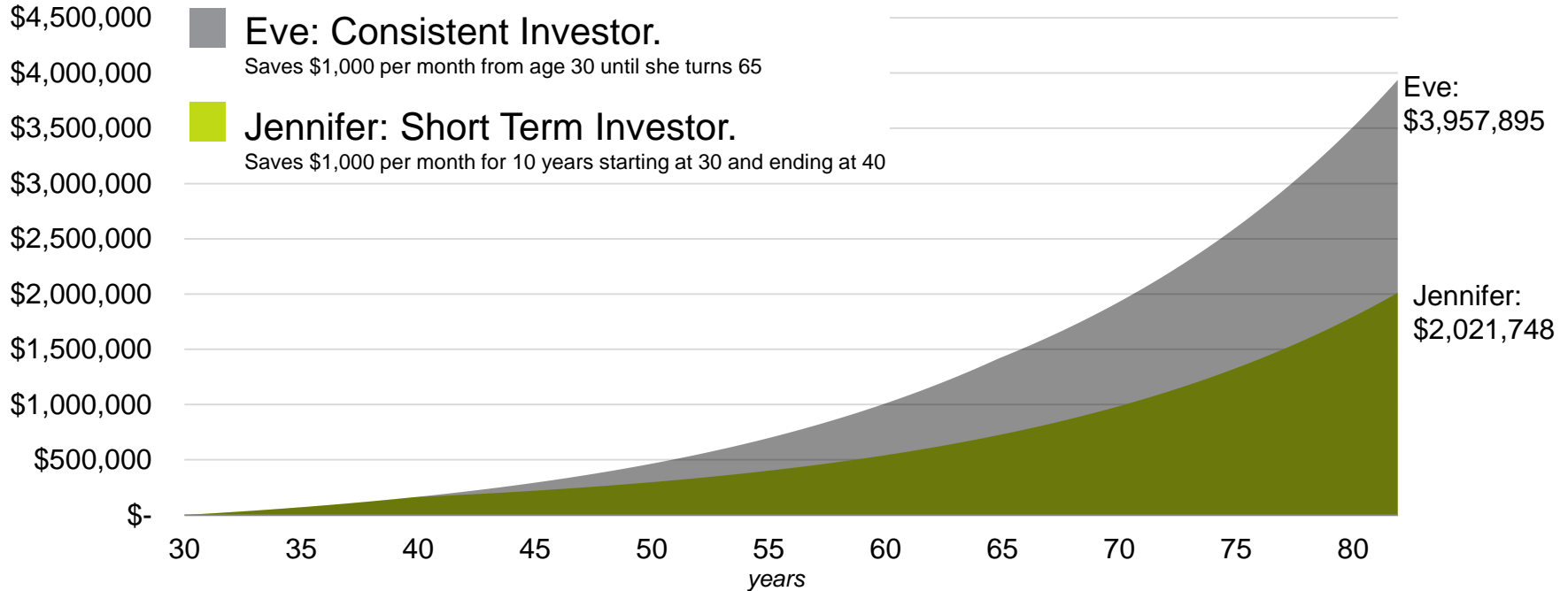
Source: Financial Engines, 12/31/15

The chart assumes a fixed annual rate of return of 6%, with earnings reinvested. This hypothetical example is not intended to show the performance of any Oppenheimer fund for any period of time, or fluctuation of principal value or investment return. At withdrawal, taxes must be paid on the amount withdrawn. The regular investment of money does not assure profit or protect against losses in a declining market.



Invest Early *and* Often, for Longer Period of Time

The Value of Compounding

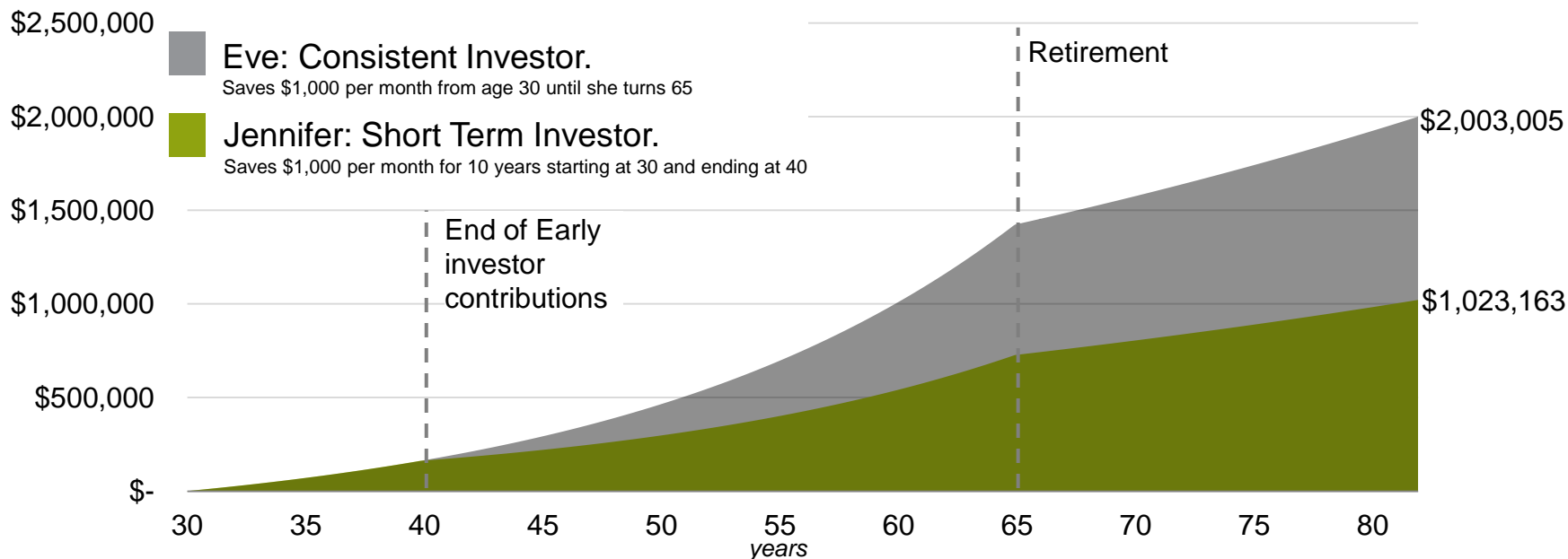


Source: OppenheimerFunds, 2016. The persons portrayed in this example are fictional. This material does not constitute a recommendation as to the suitability of any investment for person or persons having circumstances similar to those portrayed, and a financial advisor should be consulted. This chart assumes a fixed average annual rate of return of 6%, with dividends and distributions reinvested. Withdrawals from tax-deferred accounts prior to age 59½ are subject to taxes and penalties. The hypothetical ending values are subject to income tax when withdrawn. Periodic investment plans do not ensure a profit or protect against losses in declining markets. This hypothetical example is not intended to show the performance of any Oppenheimer fund for any period of time or fluctuation in principal value or investment return.



Compounded Savings May Mean More Income in Retirement

Eve finishes with \$1,050,700 more than Jennifer, translating to **an additional \$2,940 a month** in available income during her 17 years of retirement.



Source: OppenheimerFunds, 2016. The persons portrayed in this example are fictional. This material does not constitute a recommendation as to the suitability of any investment for person or persons having circumstances similar to those portrayed, and a financial advisor should be consulted. This chart assumes a fixed average annual rate of return of 6%, with dividends and distributions reinvested. Withdrawals from tax-deferred accounts prior to age 59½ are subject to taxes and penalties. The hypothetical ending values are subject to income tax when withdrawn. Periodic investment plans do not ensure a profit or protect against losses in declining markets. This hypothetical example is not intended to show the performance of any Oppenheimer fund for any period of time or fluctuation in principal value or investment return.

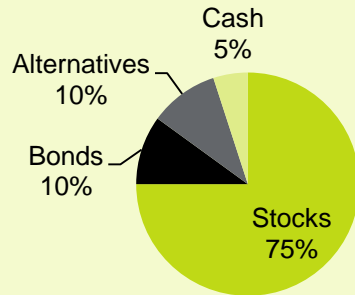


Consider Your Asset Allocation

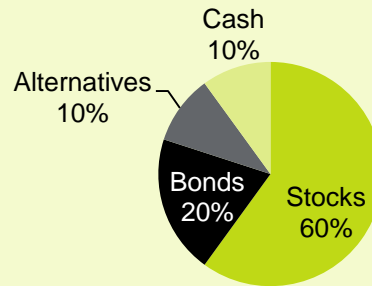
Women investors may want to consider a more aggressive asset allocation for longer-term needs

We believe a **new approach** is required for women investors. The old 60/40 approach is not enough.

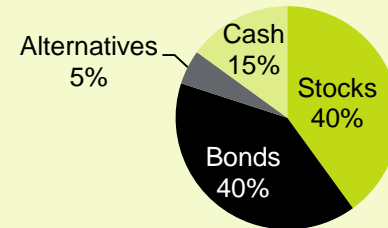
25 Years Old



45 Years Old



65 Years Old



Old 60/40 Approach

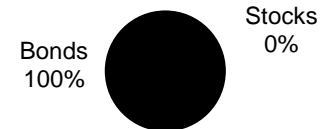
25 Years Old



45 Years Old



65 Years Old

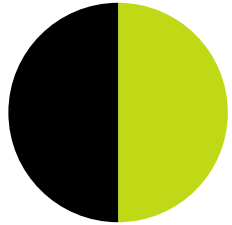


Source: OppenheimerFunds, 2016. All returns and asset allocation suggestions are hypothetical illustrations of a more aggressive risk stance than is typically recommended to investors throughout retirement in order to maintain an average annualized 6% rate of return on a portfolio even during retirement. The sample portfolios are not intended to represent investment advice that is appropriate for all investors. Each investor's portfolio must be constructed based on the individual's financial resources, investment goals, risk tolerance, investing time frame, tax situation and other relevant factors. OppenheimerFunds does not recommend any specific asset allocations. A financial advisor can suggest an asset allocation strategy designed to meet your financial goals, time horizon and risk tolerance. Asset allocation does not assure a profit or protect against loss.



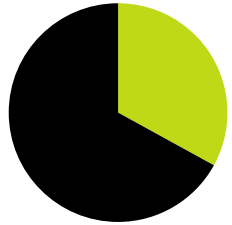
Enhance Your Financial Literacy

- ▶ Take an active role in managing your investments by learning about the financial markets and the roles various asset classes can play in your portfolio
- ▶ Consider working with a financial professional and actively participate in your portfolio reviews



50% of women would like to work with a financial professional to learn more about financial planning ...

...but only



33% of women are currently using a financial professional



HOW TO TAKE CONTROL OF YOUR FINANCIAL FUTURE

Actionable Steps for Every Investor

Actionable Steps for Every Investor

DO YOUR PRE-WORK:

Assess your financial health by calculating your current net worth, monthly budgeting needs, and knowing your credit score.



1 PLAN

- Identify Personal Goals & Associated Costs
- Identify Any Professional Goals
- Determine What Type of Legacy You'd Like to Leave



2 INVEST

- Employer-Sponsored Retirement Savings (e.g. 401(k))
- Personal Retirement Savings (e.g. IRA)
- Personal Investment Accounts



3 ADJUST

- Decide If You'd Like to Partner with an Advisor
- Identify and Address Important Life Events
- Schedule Regular Portfolio Reviews



4 GROW

- Learn about Markets, Asset Classes and their Roles
- Learn about Market Trends and Their Potential Impacts
- Attend Educational Seminars

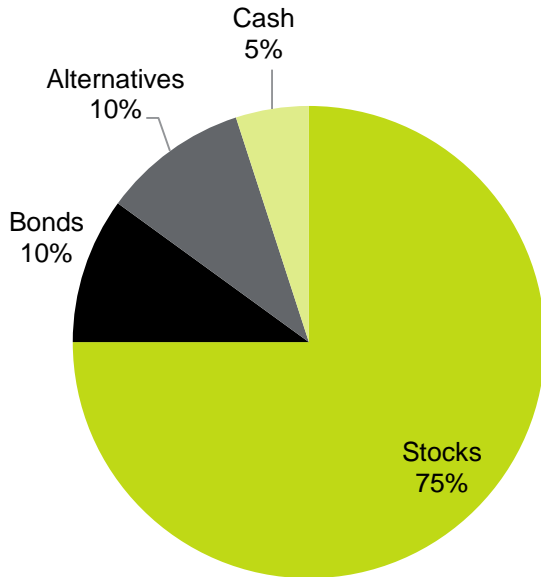


Appendix



Accumulation (Age 20-55)

Hypothetical Asset Allocation



Key Steps for Accumulation Phase

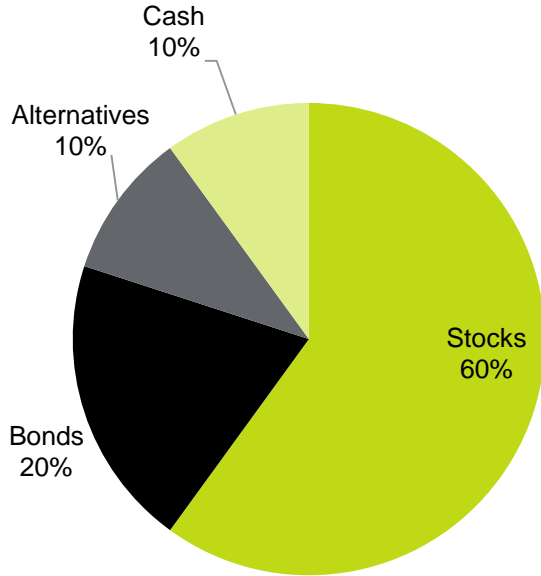
- Determine financial goals
 - Build wealth plan to guide investing decisions and accumulation
- Begin saving for retirement
- Decide if you would like to partner with a financial advisor
- Develop deeper knowledge of investments and roles
 - Consider focusing on growth-oriented asset classes that may be better suited for long-term investment horizons

Source: OppenheimerFunds, 2016. This sample asset allocation model is not intended to represent investment advice that is appropriate for all investors. Each investor's portfolio must be constructed based on the individual's financial resources, investment goals, risk tolerance, investing time frame, tax situation and other relevant factors. OppenheimerFunds does not recommend any specific asset allocations. A financial advisor can suggest an asset allocation strategy designed to meet your financial goals, time horizon and risk tolerance. Asset allocation does not assure a profit or protect against loss.



Transition (Age 55-65)

Hypothetical Asset Allocation



Key Steps for Transition Phase

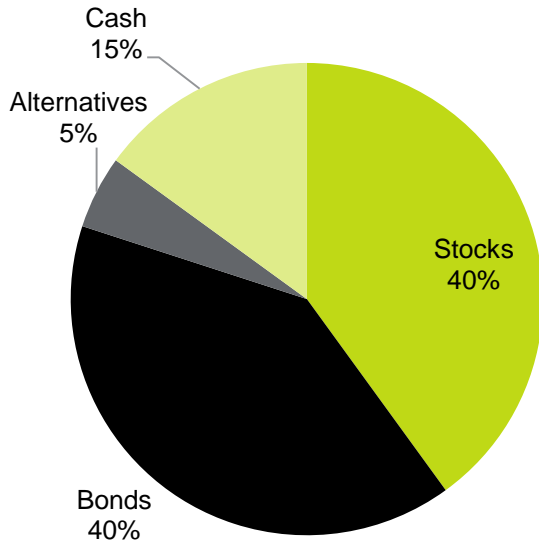
- Execute on long-term wealth plan
 - Focus on maximizing efficiency of assets from a tax standpoint
- Seek to Develop and grow retirement accounts
- Identify and address important life events
- Build financial literacy
 - Work with entire family to build a sustainable allocation and identify goals

Source: OppenheimerFunds, 2016. This sample asset allocation model is not intended to represent investment advice that is appropriate for all investors. Each investor's portfolio must be constructed based on the individual's financial resources, investment goals, risk tolerance, investing time frame, tax situation and other relevant factors. OppenheimerFunds does not recommend any specific asset allocations. A financial advisor can suggest an asset allocation strategy designed to meet your financial goals, time horizon and risk tolerance. Asset allocation does not assure a profit or protect against loss.



Retirement (Age 65+)

Hypothetical Asset Allocation



Key Steps for Retirement Phase

- Plan for intergenerational wealth
- Look beyond traditional savings vehicles and retirement accounts to help maintain wealth
- Institute regular check-ins and evaluations to ensure goals are on track
- Deepen knowledge of markets and investing as primary source of income and wealth in retirement
 - Continue to seek to grow assets even in retirement due to longer life expectancy

Source: OppenheimerFunds, 2016. This sample asset allocation model is not intended to represent investment advice that is appropriate for all investors. Each investor's portfolio must be constructed based on the individual's financial resources, investment goals, risk tolerance, investing time frame, tax situation and other relevant factors. OppenheimerFunds does not recommend any specific asset allocations. A financial advisor can suggest an asset allocation strategy designed to meet your financial goals, time horizon and risk tolerance. Asset allocation does not assure a profit or protect against loss.



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