



Wealth Management
A Prudent Process

Craig Chapman, CFP®

Director – Investments, Financial Advisor

My Business Story

Thank you for taking the time to examine *my business story ...*



Who I am, what I do, how I do it, and how I work with my clients

Introduction to Oppenheimer & Co. Inc.

How I differ from other financial and investment advisors

After reading my business story, I hope you will discern the value of working with me to help protect, preserve and grow your financial assets.

A Brief R sum  ...

- **I hold designation as a CFP[®] from the Certified Financial Planner Board of Standards, Inc.**
- **22+ Years as a Financial Advisor**
- **Member, Financial Planning Association (FPA), Scottsdale AZ Chapter**
- **Retired U.S. Air Force Major; Corporate Executive & Business Consultant**
- **M.S. Air Force Institute of Technology**
- **B.S. Purdue University**

What I Do ...

My practice focuses on providing *comprehensive and coordinated investment and wealth management strategies; including discretionary portfolio management.*

My role is to fully consider your resources, goals and objectives as we work to help secure your comfortable retirement.

My responsibility is to recommend, implement and monitor the strategies and investments we've designed together to address your near and long-term financial goals and objectives.

My view is that trust, integrity and accountability matter; and that exceptional, responsive client service is an expression of respect.

My goal is to be your trusted Financial Advisor.

Primarily Serving ...

- ❖ **Individuals & Families**
- ❖ **Active & Retired Military Veterans**
- ❖ **Corporate Managers & Executives**
- ❖ **Business Owners & Entrepreneurs**

Many clients begin with \$100K-\$500K investments; frequently the result of a 401(k) rollover ... or lump-sum pension distribution.

With time our relationship may reflect investments in excess of \$3-\$5MM accompanying a total net worth of \$5-\$15MM.

With Firm Capabilities that Span ...

- ❖ *Investment Consulting Services*
- ❖ *Equity & Fixed Income Securities*
- ❖ *Separately Managed Accounts**
- ❖ *Mutual Funds and ETFs*
- ❖ *Alternative Investments for Qualified Investors*
- ❖ *Hedging and Monetization*
- ❖ *Restricted & Control Stock*
- ❖ *Financial & Retirement Planning*
- ❖ *Estate & Wealth Transfer Planning***
- ❖ *Life Insurance & Annuities*
- ❖ *Disability & Long-Term Care Insurance*

* Asset management services provided by Oppenheimer Asset Management, Inc.

** Trust services provided by Oppenheimer Trust Company of Delaware

How I Get Paid ...

You deserve to know how I am compensated. I view it as a matter of transparency and forthright openness.

I predominately work with my clients on a fee-basis in discretionary and/or non-discretionary advisory accounts.

Fees are generally annualized, and billed quarterly based on investment performance. *As your investments grow, so does my compensation; conversely, should market valuations fall, my compensation does as well.*

Individual stock, mutual fund and/or bond investments may be commissioned transactions.

Insurance products (annuities, life and long-term care) are fee compensated.

It is your money ... you always deserve to know how I earn mine.

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

My Approach ...

I believe that financial wealth management is extremely personal and unparalleled in importance to each individual.

Many investors grapple with the growing complexities and responsibilities of managing their financial wealth; frequently facing questions of how to preserve *and* continue to build wealth through the ups and downs of the financial markets, how to manage it without spending a lot of time sifting through statements and monitoring myriad transactions, and ultimately, how to distribute it to loved ones in the most tax-efficient way.

For these reasons, I am committed to helping simplify the process and to recommending appropriate strategies designed to help achieve your goals and dreams.

My Commitment ...

You can expect the highest level of service, personal attention and professionalism, including:

- ✓ **Adherence to *fiduciary* and *suitability* standards**
- ✓ **Complete and absolute confidentiality**
- ✓ **Honest and objective financial advice**
- ✓ **Transparency and accountability**
- ✓ **Accessibility and prompt response to your calls and emails**
- ✓ **Continuing education and professional development**
- ✓ **Value ... in all that I do for you**

Experience Has Taught Me ...

In order to help achieve financial goals, one should have a set of guiding principles to serve as a framework for making decisions. I firmly believe:

- **Asset allocation*** and sector diversification are the most effective ways to both manage risk and help maximize investment returns
- **Rational judgment – *not emotion* – should govern financial planning and investment decision-making**
- **Liability management is equal in importance to asset management**
- **Human Capital and Financial Capital are interlinked**

* Asset allocation does not guarantee a profit or protect against a loss.

Wealth Management Is Not Just About Your Finances ...

It's about your financial advisor understanding and knowing what you would like to accomplish with your affluence; and helping you manage all the complex issues raised along the way.

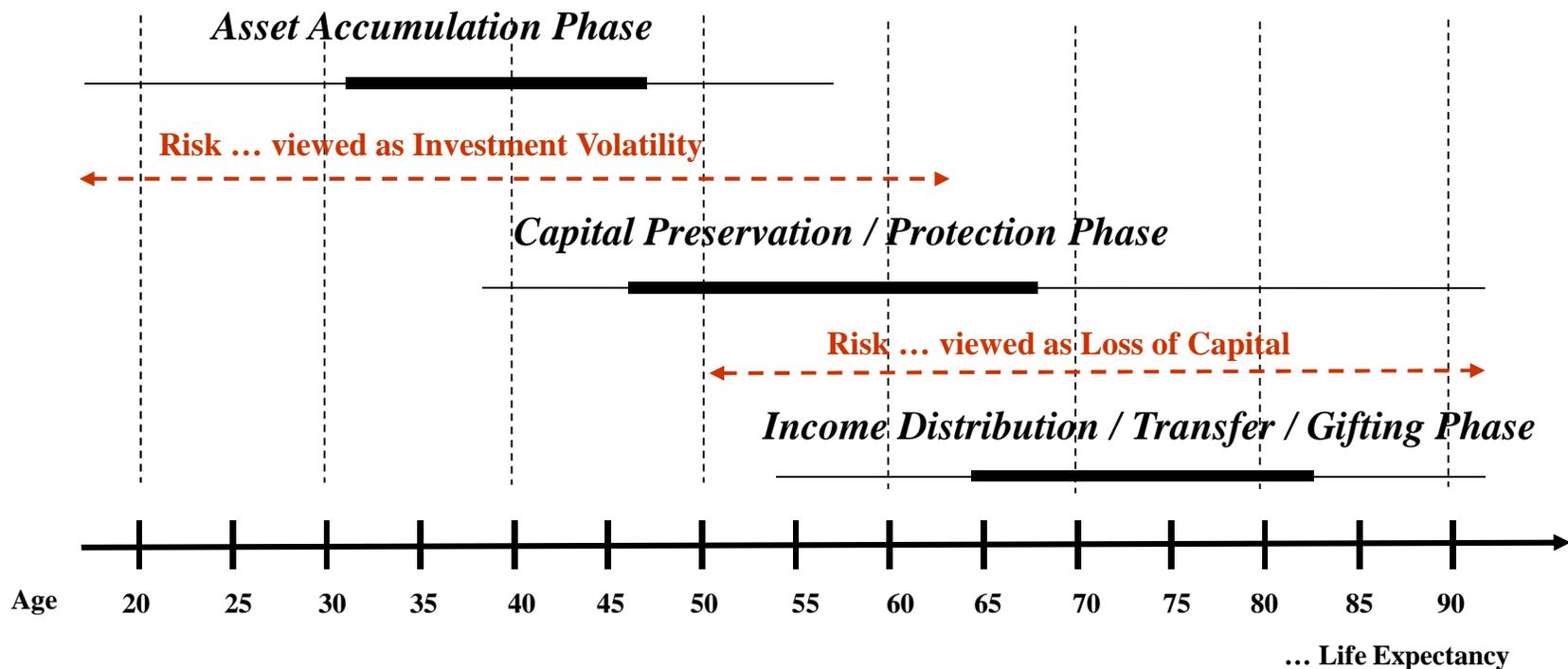
I can help improve the overall risk-reward characteristics of your portfolio through diversification and customized investment and tax-sensitive strategies.

I understand that managing your wealth is not just about resources and capability. It is about how we use those resources – with creativity, innovation and flexibility.

The simple truth is that you have a lot more to do and to accomplish in your life than to just manage your wealth. This is where I can help.

Life Cycle Investment Phases ... Where Are You?

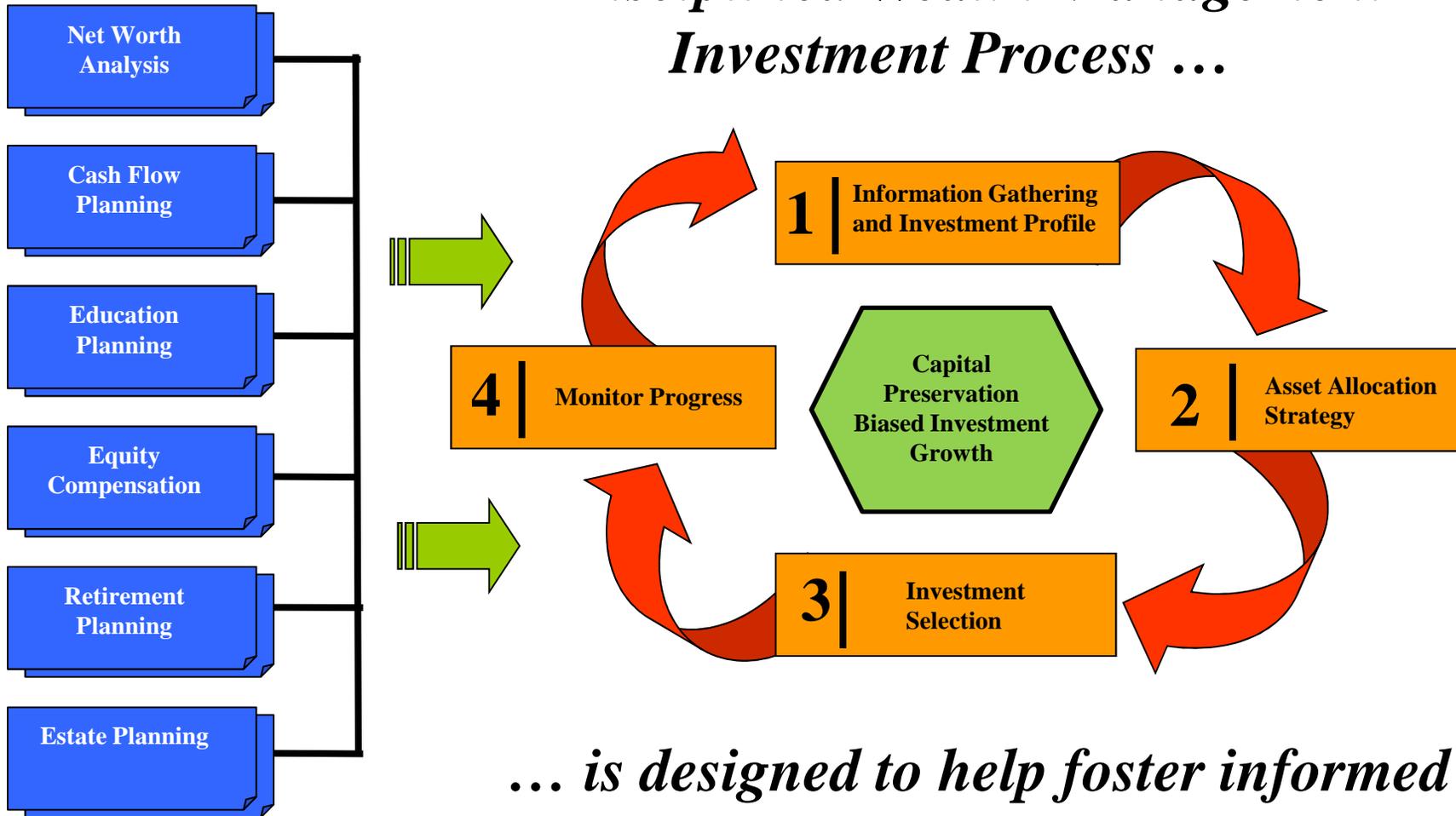
Our outlook and tolerance for risk changes over time. This is normal and will factor into the plans we make and execute. This diagram depicts the interrelationship of typical life-cycle investment phases and our changing view of what risk means as we all grow older.



For Illustrative Purposes Only

Planning & Investing are Interrelated ...

A Disciplined Wealth Management Investment Process ...



... is designed to help foster informed and rational investment decisions



A Brief Bio: Craig Chapman

Craig entered the financial services profession in 1996 and holds the CFP® designation by the Certified Financial Planner Board of Standards, Inc. He is active as a member of the Financial Planning Association.

Prior to beginning a vocation in the financial services industry, Craig completed a distinguished Air Force career in research and development, acquisition management and contract administration. He retired from the Air Force as a Major, having held five enlisted and four commissioned officer ranks.

Upon leaving the Air Force, Craig was engaged in the aerospace industry as an executive and business consultant. He has taught college-level night courses, and held board of director responsibilities for the Johns Hopkins Business School of Continuing Education, the University of Maryland's Center for Quality and Productivity, and the Lake Washington Council – Navy League of the United States.

Craig's formal education reflects a Masters of Science from the Air Force Institute of Technology and a Bachelors of Science from Purdue University. He concentrated his studies in industrial management, statistical methods and decision theory, and operations research.

On a personal side, Craig enjoys art, golfing, fishing, and traveling with his wife. Both are accomplished artists. Craig carves and paints life-like waterfowl decoys and his wife is an oil painter. They have three grown children and are the proud grandparents of six beautiful granddaughters. They now make their home in Glendale, Arizona.

The Oppenheimer Advantage ...

Oppenheimer & Co. Inc. is a leading integrated financial services company and national investment boutique with over 3,000 experienced professionals in major communities across the United States, and investment banking and trading offices in five foreign jurisdictions.

With roots tracing back more than a century, our corporate DNA begins with Harris C. Fahnestock, a successful investment banker and investment advisor to President Abraham Lincoln.

We provide a full range of wealth management, securities brokerage, capital markets and investment banking services, and advice to high net worth investors, individuals, businesses and institutions.

Oppenheimer Financial Advisors and senior professionals draw on vast corporate resources to deliver comprehensive, end-to-end strategies for our clients' personal and business financial needs.

We conduct our business with a strong and enduring view that trust, integrity and accountability matter.

Oppenheimer is a company that has always defined itself through the hopes and goals of our clients and we are committed to providing them the highest level of client service.

Disclaimers ...

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