



The Next Generation Retirement Program

OppenheimerFunds' Record(k)eeper ProSM is a fully automated recordkeeping program that offers small- to midsize clients the plan features they've been looking for in a retirement provider at a competitive price. Our robust lineup of investments includes the Oppenheimer funds and outside investment options. It also offers premier recordkeeping services through FASCorp, one of the most technology-driven recordkeepers in the industry today, personalized administrative services through a local Third Party Administrator (TPA) of your choice and a comprehensive participant education program that begins at retirement and continues throughout the life of the plan.

Plan Types	
<ul style="list-style-type: none"> ■ 401(k) ■ Profit-sharing ■ Money Purchase Pension 	<ul style="list-style-type: none"> ■ Age-weighted (TPA dependent) ■ New Comparability (TPA dependent) ■ Safe Harbor 401(k)
Investments	
<ul style="list-style-type: none"> ■ Class N¹ shares, if eligible ■ Class C shares (Record(k)eeper Pro version) ■ Choice of up to 15 investment options ■ Choice of outside funds² (for plans with assets of \$250,000 or more) ■ Registered stable value type mutual fund³ 	<ul style="list-style-type: none"> ■ Self-directed brokerage account through HarrisDirect (for plans with assets of \$250,000 or more) ■ Outstanding GICs ■ Publicly traded company stock
Education and Communication	
<p>Pre-enrollment</p> <ul style="list-style-type: none"> ■ Enrollment presentation ■ Posters ■ Payroll stuffers <p>Enrollment</p> <ul style="list-style-type: none"> ■ Enrollment kits (including enrollment and beneficiary forms) ■ ERISA Section 404(c) notice ■ <i>Saving for Retirement</i> brochure ■ Portfolio update sheets 	<p>Ongoing Education</p> <ul style="list-style-type: none"> ■ Investment guidance and advice ■ <i>Retirement Opportunities</i> (quarterly participant newsletter) ■ <i>Plan Sponsor Outlook</i> (quarterly plan sponsor newsletter) ■ <i>Looking Past Enrollment</i> ■ <i>A Guide to Educating Participants</i>

1. Class N share eligibility: Must have either 100 eligible employees or \$500,000 in plan assets.

2. Total Plan Assets

\$250,000–\$999,999 = 2 outside funds

\$1,000,000–\$4,999,999 = 4 outside funds

\$5,000,000+ = 5 outside funds

Additional funds may be purchased. Maximum of three outside funds at \$250 per fund per year.

3. Special eligibility restrictions apply. See prospectus for details.

Shares of Oppenheimer funds are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount invested.



Administrative Services

All administrative services are provided by a local TPA

- Plan design: Assistance with plan document, adoption agreement and summary plan description
- IRS Form 5500 preparation
- Compliance testing
- Eligibility tracking

Recordkeeping Services

- Daily valuation of accounts
- Quarterly statements mailed to participants' homes
- Electronic loan and distribution initiation and processing
- Track vesting, if requested
- Periodic distributions: structure payments similar to an annuity on monthly, quarterly, semiannual or annual basis
- IRS Form 1099 preparation and reporting
- Quarterly employer reports
- Downloadable reports for sponsor

Plan Sponsor and Participant Personal Services

- Fully transactional participant Voice Response System (VRS) (Spanish available)
- Automated Plan Sponsor Service Center: Online contribution processing, online approval of loans and distributions and access to plan-level and participant reports
- Fully transactional website: electronic enrollment, change deferrals and automatic rebalancing
 - Online investment advice and guidance
 - Online retirement planning participant center

Fees

Start-up Fees

New Plan: \$750
Takeover Plan: \$750

Annual Recordkeeping Fees

New Plan

Employee Fee: \$20 per participant
Minimum Annual Recordkeeping Fee: \$1,250

Takeover Plan

Employee Fee

Average Account Balance	Fee
Less than \$5,000	\$16 per participant
\$5,000-\$14,999	\$13 per participant
\$15,000-\$19,999	\$8 per participant
\$20,000-\$29,000	\$6 per participant
\$30,000+	\$0 per participant

Minimum Annual Recordkeeping Fee: \$600 (waived for plans with average account balance of \$30,000+)

Additional Fees

Periodic Payments

Setup fee\$50
Annual fee: monthly/quarterly payments ...\$25
Annual fee: semiannual/annual payments ...\$10

Distribution Fee\$15

Trustee Fee (optional)\$750

Loans

Loan origination fee\$75
Annual loan charge\$25

Self-directed Brokerage Accounts

- Available to plans with \$250,000 in total plan assets
- \$2,000 annually per plan
- \$60 annual participant charge

Publicly Traded Common Stock

- Available to plans with \$250,000 in total plan assets
- \$4,000 per year for stock traded daily

Before investing in any of the Oppenheimer funds, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other information about the funds, and may be obtained by asking your financial advisor, calling us at 1.800.525.7048 or visiting our website at www.oppenheimerfunds.com. Read prospectuses carefully before investing.

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The Right Way to Invest