

# OppenheimerFunds Portfolio Builder<sup>SM</sup> Questionnaire

Please answer the following questions to help you determine your investment time horizon and risk tolerance. Your questionnaire scores can form the basis for your investment strategy. Once you have tabulated your scores, you'll be able to customize an asset allocation model that suits your strategy.

## Your Profile

What is your age? \_\_\_\_\_

What are your investment objectives?  
Check all that apply.

- Receive current income
- Finance an education
- Invest for future retirement
- Plan an estate
- Wealth appreciation

Other (list): \_\_\_\_\_

When do you foresee a change in your investment objectives?  
\_\_\_\_\_

In which of these financial vehicles have you invested money? Check all that apply.

- I have not made any investments to date
- CDs or money market instruments
- Fixed income mutual funds
- Stock mutual funds
- Individual fixed income securities
- Individual domestic stocks
- Commodities, options, warrants, international stocks or limited partnerships

Other (list): \_\_\_\_\_

How do you currently allocate your investments among asset classes (excluding real estate)?

Asset Class	Dollar Amount	Percent of Total Assets
_____	_____	_____
_____	_____	_____
_____	_____	_____

Note: Your answers in this section are not scored, but are to be used by you and your financial advisor to determine your general investment goals and objectives.

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.

## Your Time Horizon

1. When do you expect to begin withdrawing money from your investments?

- a Less than 1 year   b 1-3 years   c 4-6 years   d 7-10 years   e More than 10 years

2. For how many years will you be making the withdrawals?

- a I plan to take a one-time, lump sum distribution.  
b 1-3 years   c 4-6 years   d 7-10 years   e More than 10 years

## Your Risk Tolerance

3. Which of the following portfolio mixes best reflects your investment comfort level?

- a Chance of short-term declines: **high**. Opportunity for portfolio growth: **significantly exceeding** inflation.  
b Chance of short-term declines: **moderate**. Opportunity for portfolio growth: **moderately exceeding** inflation.  
c Chance of short-term declines: **low**. Opportunity for portfolio growth: **slightly exceeding** inflation.  
d Chance of short-term declines: **very low**. Opportunity for portfolio growth: **just keeping pace** with inflation.

4. Do you agree or disagree with the following statement:

"I am willing to lose larger sums of money in the short term if I can enjoy potentially higher returns in the long term."

- a Strongly agree   b Agree   c Disagree   d Strongly disagree

5. Generally, investments with the highest potential for gains carry the greatest risk of loss. The table below displays four scenarios for best and worst outcomes of \$100,000 invested in four hypothetical portfolios over a five-year period.

With which portfolio are you most comfortable?

Possible Outcomes: \$100,000 Invested for 5 Years

	Worst Case	Best Case		Worst Case	Best Case
a Portfolio 1	\$ 90,000	\$300,000	c Portfolio 3	\$100,000	\$200,000
b Portfolio 2	\$ 95,000	\$250,000	d Portfolio 4	\$110,000	\$150,000

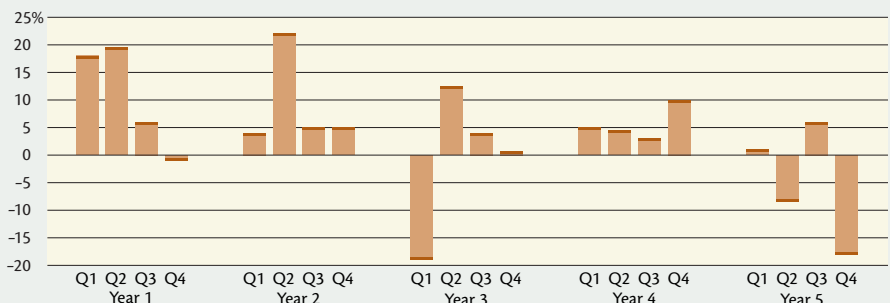
6. What is your investment priority—increasing returns, reducing risk or a combination of both?

- a Increasing returns   b Primarily increasing returns while also reducing risk  
c Primarily reducing risk while also increasing returns   d Reducing risk

7. The graph below shows the quarterly returns of a hypothetical investment over time. The returns shown do not reflect the returns of any mutual fund investment.

If you owned this investment (given its historical and current returns) what action would you take today?

- a Sell all of the investment immediately and cut my losses.  
b Sell some of the investment to reduce exposure to further loss.  
c Continue to hold the investment with the expectation of higher returns.



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## What Does Your Score Mean?

Use the chart below to interpret your scores. Circle the value that corresponds to each of your answers. Add up your score for each of the two sections and write down the total figures below.

### Time Horizon Score

	a	b	c	d	e
1	0	2	5	8	14
2	0	1	2	4	7
<b>Total</b>					

### Risk Tolerance Score

	a	b	c	d
3	13	9	5	0
4	9	6	3	0
5	11	7	4	0
6	10	7	4	0
7	0	5	13	
8	10	5	0	
9	13	6	0	
10	10	5	0	
11	11	5	0	
<b>Total</b>				

## Select Your Asset Allocation

Use your total scores to determine which of the asset allocation models in the chart to the right best match your Time Horizon and Risk Tolerance. Find your Time Horizon scoring range on the vertical axis and the Risk Tolerance scoring range on the horizontal axis. Where the values intersect may be the right asset allocation model for you.

For example, let's say your Time Horizon score was "9" and your Risk Tolerance score was "32." Then, your asset allocation model would be "Intermediate-term/Moderate."

Please note that your advisor may use his or her own asset allocation models for your personal financial situation. Be sure to consult with your advisor before making any investment selections on your own.

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](http://www.oppenheimerfunds.com). Read prospectuses carefully before investing.

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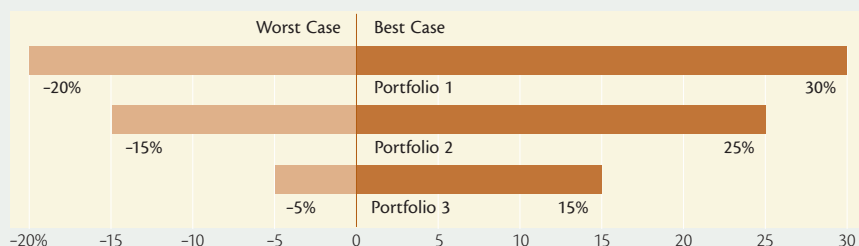
### 8. With which investments are you most comfortable?

- Highest potential long-term return with larger and more frequent interim losses.
- Moderate potential long-term return with modest and frequent interim losses.
- Lowest potential long-term return with smaller and less frequent interim losses.

9. The graph below provides "best and worst case" values for a \$100,000 investment in three hypothetical portfolios over a one-year period. The returns shown do not reflect the returns of any mutual fund investment.

### With which portfolio (and potential for loss and growth) are you most comfortable?

- Portfolio 1 (downside: -20%; upside: 30%)
- Portfolio 2 (downside: -15%; upside: 25%)
- Portfolio 3 (downside: -5%; upside: 15%)



10. You've invested \$100,000 in a portfolio that is expected to have high long-term returns and high short-term risks. The portfolio's value grows to \$120,000 in the first year.

### If your portfolio lost all of its previous gains and some principal in the next month, how would you react?

- I would not be concerned and would maintain the investment, knowing there continues to be potential for higher long-term returns.
- I would be somewhat concerned and would shift to a slightly more conservative portfolio.
- I would be very concerned and would shift to a much more conservative portfolio in an attempt to avoid further short-term losses.

### 11. Which of the following investments has the characteristics you favor most?

- Best chance of meeting long-term goals. Might have losses about one out of every **three** years.
- Good chance of meeting long-term goals. Might have losses about one out of every **four** years.
- Least chance of meeting long-term goals. Might have losses about one out of every **10** years.

Time Horizon	Risk Tolerance		
	0-25	26-75	76-100
1-3	Short-term Conservative	Short-term Conservative	Short-term Conservative
4-5	Short-term Conservative	Short-term Moderate	Short-term Aggressive
6-8	Intermediate-term Conservative	Intermediate-term Moderate	Intermediate-term Moderate
9-10	Intermediate-term Conservative	Intermediate-term Moderate	Intermediate-term Aggressive
10+	Long-term Conservative	Long-term Moderate	Long-term Aggressive



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