

## Do It Online!

Visit **oppenheimerfunds.com**

- ◆ For AccountLink enter keyword: **Bank**
- ◆ For Asset Builder enter keyword: **Automatic**

## Mail-in Instructions

- STEP 1** Take a moment to read the instructions on the attached application.
- STEP 2** Fill in the information required to set up AccountLink and Asset Builder.
- STEP 3** Attach a preprinted voided check or deposit slip to Section 4.
- STEP 4** Mail the completed, signed application with your preprinted voided check or deposit slip to the address listed on the application.

If you have any questions or need more information, just call **800.CALL OPP (225.5677)**.

**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.**

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**FP0000.019.0114 February 3, 2014**



**OPPENHEIMERFUNDSTM**  
THE RIGHT WAY TO INVEST



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# ACCOUNT**LINK** AND ASSET BUILDER

MAKING IT EASIER TO BUILD ON  
YOUR INVESTMENT

# Two Convenient Ways to Invest

At OppenheimerFunds, we want to make investing easy and convenient. Our AccountLink and Asset Builder Plan services help do just that. AccountLink can be used independently to transfer funds between your bank account and your fund account(s) and Asset Builder lets you invest in your mutual fund accounts automatically. However, you must first sign up for AccountLink in order to use the Asset Builder Plan. Here's how these complementary services can help build your portfolio and make it easier to reach your financial goals:

## ACCOUNTLINK

### Access and Convenience

AccountLink lets you electronically transfer money between your bank and fund account(s). You won't have to write checks to make investments or fill out forms to make transactions—and virtually all banks are eligible to participate in this service.

### Here's what you can do with AccountLink:

- ◆ Make additional fund investments, up to \$250,000, or fund contributions to your Roth or Traditional IRA through an automatic investment plan<sup>1</sup> from your bank account—using an Asset Builder Plan funded via AccountLink.
- ◆ Send redemption proceeds, dividends or distributions electronically to your bank account.
- ◆ Make transactions over the phone using PhoneLink, our 24-hour automated speech recognition system at **800.CALL OPP (225.5677)**. It offers you fast, convenient and private access to your OppenheimerFunds accounts.
- ◆ Set up an Automatic Withdrawal Plan with a set amount of \$50 or more being regularly transferred from your fund account to your bank account. Before setting up an Automatic Withdrawal Plan, you should consider the potential tax consequences of frequent redemptions.

*Please Note:* Traditional and Roth IRA redemptions may need to be in writing.

1. Such plans do not assure a profit or protect against losses in declining markets. For retirement accounts, Asset Builder is available for Traditional and Roth IRAs.  
2. This plan does not assure a profit or protect against losses in declining markets. Since such plans involve continuous investments regardless of price levels of fund shares, investors should consider their financial ability to continue purchases through periods of low price levels.

## ASSET BUILDER PLAN

### Invest Automatically

OppenheimerFunds' Asset Builder Plan lets you make routine investments in your mutual fund accounts automatically—and at no extra cost.

Decide how much you want to invest and how frequently. The amount will be automatically withdrawn from your checking or savings account and used to purchase additional fund shares. You can also change the frequency, amount or date of your investment.

### Even Small Amounts Can Really Add Up Over Time

Investing the same amount each time divides large financial targets into smaller, more manageable amounts. By reinvesting dividends and interest, you take full advantage of the power of compounding.

### Regular Investing

With regular investing, you don't have to choose the best time to put money in your mutual fund. By investing a set dollar amount, you will automatically purchase more shares when prices are low and fewer shares when prices are high. This investment approach—also called dollar cost averaging—may help smooth out price fluctuations.<sup>2</sup>

## NEXT STEPS

- ◆ Log on to **oppenheimerfunds.com**
  - ◆ Sign up for AccountLink by clicking the "Bank Information" tab in the Accounts section.
  - ◆ Sign up for Asset Builder in the same section by clicking the "A" icon under Auto Invest.
- ◆ To sign up by mail, detach the Authorization Form that accompanies this brochure.
- ◆ See the back cover for detailed, step-by-step instructions on filling out the form.

Not FDIC Insured

May Lose Value

Not Bank Guaranteed

# AccountLink and Asset Builder Authorization Form



## Instructions

- ◆ Use this form to establish new **AccountLink** information, which enables you to transfer money electronically between your bank and your OppenheimerFunds account(s), and to enroll in **Asset Builder**, which enables you to have money from your bank account automatically invested in your OppenheimerFunds account. If you already have AccountLink or Asset Builder set up, but would like to change some of your information, visit **oppenheimerfunds.com** and log in to your account to make changes online.
- ◆ Please print clearly in all CAPITAL LETTERS and use **black ink** to fill out this application.
- ◆ Send this completed, signed application with your preprinted voided check or personalized deposit slip to:

OppenheimerFunds Services  
P.O. Box 5270  
Denver, CO 80217-5270  
Fax: **303.768.1500**

Questions? Please call **800.CALL OPP (225.5677)**

The options selected below will apply to all eligible accounts unless otherwise indicated.

## 1 | Registered owner information

This information will be used for both AccountLink and Asset Builder.

Please indicate a phone number where you can be reached.

*Registered owner #1*

First name, middle initial, last name (or trust, corporation or partnership name)

Social Security no./Tax ID no.

( )

Provide a phone number where we can contact you if we have questions

*Registered owner #2  
(if applicable)*

First name, middle initial, last name

Social Security no./Tax ID no.

( )

Provide a phone number where we can contact you if we have questions

☐ If you do not want your financial advisor to have authority to make AccountLink transactions, please indicate here.

Please enclose a preprinted voided check or deposit slip in Section 4, Signature(s) of authorized bank account owner(s), for the bank account you authorize. AccountLink will be established on all eligible accounts.

## 2 | Asset Builder bank account information

**Please Note: Your bank account will be debited on the date selected or the next business day following a weekend or holiday. If there are not 31 days in the month, Asset Builder will default to the last business day in the month.**

\*Select a day of the month between 1 and 31. If a start date is not selected the default date will be the 20th of the current month if received by the 15th of that month, otherwise the default date will be the 20th of the following month.

I'd like to have investments made automatically to my Oppenheimer fund account(s) based on the selections indicated below. **The following is only required if you are electing to use the Asset Builder Plan.** (AccountLink may be established if you are electing to use the Asset Builder Plan.)

	Amount of Purchase	*Start Date	Frequency
Account or fund number	Amount	(mm/dd/yyyy)	<input type="radio"/> monthly <input type="radio"/> quarterly <input type="radio"/> semiannually <input type="radio"/> annually
Account or fund number	Amount	(mm/dd/yyyy)	<input type="radio"/> monthly <input type="radio"/> quarterly <input type="radio"/> semiannually <input type="radio"/> annually
Account or fund number	Amount	(mm/dd/yyyy)	<input type="radio"/> monthly <input type="radio"/> quarterly <input type="radio"/> semiannually <input type="radio"/> annually
Account or fund number	Amount	(mm/dd/yyyy)	<input type="radio"/> monthly <input type="radio"/> quarterly <input type="radio"/> semiannually <input type="radio"/> annually

If your account is an IRA, please indicate here if you would like your contributions from January 1 to April 15 to go towards this current year or prior year. Otherwise your contributions will default to current year.

☐ Current year ☐ Prior year

If you selected prior year, please check which month(s) will go towards prior year:

☐ January ☐ February ☐ March ☐ April



### 3 | AccountLink dividend, capital gain and automatic withdrawal options

If you have an OppenheimerFunds-sponsored IRA/Roth IRA, this form may be used for purchases only. **If your request to set up an Automatic Withdrawal Plan is not received three to five days before the date you select, it will begin in the following month. Shares normally will be redeemed three business days before the date you select.** Some or all of the redemptions may be subject to a contingent deferred sales charge (CDSC). If a CDSC applies to the redemption, the amount of the check or payment will be reduced accordingly. Please see prospectus for details. OppenheimerFunds Services and the Fund can't guarantee that you will receive your automatic withdrawal payment on the exact date selected, and reserve the right to amend or terminate Automatic Withdrawal and/or Exchange privileges at any time.

- ☐ Deposit dividends electronically to your bank account. The dates and the amount of dividends paid may vary from month to month.
- ☐ Deposit short-term capital gains electronically to your bank account.
- ☐ Deposit long-term capital gains electronically to your bank account.
- ☐ Establish an Automatic Withdrawal Plan. This will allow you to automatically redeem money from your OppenheimerFunds account(s) and transfer it to your bank account. (If you have an OppenheimerFunds-sponsored retirement account, please use the Distribution Form specific to the plan type.) **Please complete the information below.**

Start date (mm/dd/yyyy) (Select a day of the month between 1 and 31)  
If a start date is not selected the default will be the 20th.

☐ monthly ☐ quarterly ☐ semiannually ☐ annually  
Frequency

Account number Amount

Account number Amount

Account number Amount

Account number Amount

### 4 | Signature(s) of authorized bank account owner(s)

You may revoke your authorization permitting OppenheimerFunds Services to debit your bank account by notifying us by phone or in writing. If Section 4 is completed with a common owner signature and Sections 1 and 2 are not completed, we will automatically set up AccountLink.

If there is no common OppenheimerFunds account owner and bank authorized signer, we require a guaranteed signature of one OppenheimerFunds owner and a separate guaranteed signature of one bank account owner.

If you have elected AccountLink or Asset Builder, or have asked for any distributions to be paid to your bank account, **there must be a common owner between the Oppenheimer fund account and bank account.** By signing below you certify that your signature alone is sufficient to authorize debits from the bank account and you consent to any withdrawals from your bank account requested by one of the owners of the Oppenheimer fund account(s).

X

Signature

Date (mm/dd/yyyy)

Title (if the account is held by a trust)

X

Signature

Date (mm/dd/yyyy)

Title (if the account is held by a trust)

**Please enclose a preprinted voided check or deposit slip. (We will default to checking unless otherwise indicated below.) Please note: For business bank accounts, we must be able to verify the signers on the account. Please attach a letter from the bank on bank letterhead and signed by an officer of the bank.**

Indicate account type: ☐ Checking ☐ Savings

#### Signature(s) Guaranteed

**Guarantor must use  
stamper seal.**

Print name of Guarantor

X

Signature of Guarantor

Date (mm/dd/yyyy)

### 5 | Signature(s) of OppenheimerFunds account owner(s)

I/We authorize OppenheimerFunds Services to debit and/or credit my/our bank account for purchases and redemptions of shares of the fund(s) specified. I/We understand that if I/we redeem shares that have been purchased there may be an escrow period and my/our redemption proceeds of those shares may be delayed to determine that the AccountLink purchase payment has cleared the bank. I/We agree that OppenheimerFunds Services is purchasing and redeeming such shares voluntarily at my/our request and shall not be liable for any loss arising from any delay in processing or failure to process such purchases and/or redemptions. I/We understand that this service does not constitute an offer to sell shares of any fund.

If I/we change banks, I/we agree to notify OppenheimerFunds Services promptly in writing. I/We agree to give adequate notice (normally 15 days) to terminate this service. I/We understand that if a transaction cannot be made because of insufficient funds or share balance or because either account has been closed, this service will be cancelled and I/we agree to return promptly any amount overpaid to me/us from a redemption of shares purchased with that payment. I/We understand that any of the features and privileges described herein may be modified, suspended or cancelled by OppenheimerFunds Services or the applicable fund(s) at any time without notice and that all services described herein are subject to the terms of the applicable fund prospectus(es), which I/we acknowledge I/we have received and read.

Please print and sign exactly as your name(s) appears on your Oppenheimer fund account.

For UGMA or UTMA, unless otherwise indicated, the custodian, by signing this application, agrees that the Minor shall be compensated for the value of shares redeemed.

#### Signature(s) of OppenheimerFunds Account Owner(s)

Print name

X

Signature

Date (mm/dd/yyyy)

Print name

X

Signature

Date (mm/dd/yyyy)

#### Signature(s) Guaranteed

**Guarantor must use  
stamper seal.**

Print name of Guarantor

X

Signature of Guarantor

Date (mm/dd/yyyy)