OppenheimerFunds®
The Right Way
to Invest

Thomas Loncar, AIF,® CRPS®

Vice President, Senior Retirement Consultant

As a Senior Retirement Consultant for OppenheimerFunds, Tom collaborates with financial professionals to help find innovative solutions to retirement plan challenges, and helps advisors grow their business to meet the investment needs of an increasingly complex retirement marketplace. He directly supports financial advisors, relationship managers and consultants by sharing expert technical knowledge and translating ideas into practical, actionable strategies. What's more, because OppenheimerFunds does not offer a 401(k) platform, he can take an impartial, consultative approach to best align provider selection with customer needs. Tom leads the firm's DCIO efforts for the New Jersey, Eastern Pennsylvania and Delaware Region.

Tom supports his advisor clients in many ways:

- **Plan Design Optimization** is a constant concern for advisors and plan sponsors. Through his 24 years of experience in the retirement marketplace, Tom has honed his knowledge of the variables, design components and trade-offs that advisors and plan sponsors need to consider for plan success and participant retirement readiness.
- **Plan Efficiency Measurement** is imperative for plan sponsors in this era of plan fee disclosure. Tom helps advisors review plan efficiency by analyzing meaningful metrics, providing competitive pricing analysis and offering repricing suggestions as warranted. Using tools offered by Fiduciary Benchmarks, Inc. or analyzing Form 5500 reports, he helps advisors identify areas for improvement.
- **Coaching and Support** are fundamental to how Tom works with his advisor clients. He has extensive knowledge of the nuances of retirement plan administration, recordkeeping, plan design and investment product utilization. He's available to help with client presentations and has access to the firm's extensive marketing resources. Tom also leverages his deep relationships inside and outside OppenheimerFunds to support his clients.
- **Investment Analysis and Comparison** reports help advisors present and maintain solid investment lineups for their clients. Whether using top-end analytical programs such as fi360® or OppenheimerFunds' proprietary mapping program, Tom helps advisors create customized reports for plan sponsors.

Prior to joining OppenheimerFunds in 2000, Tom held positions with Bankers Trust, MetLife and Alliance Capital. He is a graduate of Montclair State University and is Series 7 and 63 licensed. He is also a Chartered Retirement Plans Specialist and an Accredited Investment Fiduciary.

Tom recognizes that building and maintaining relationships is fundamental to success. He is committed to providing consultative support to his clients for all aspects of retirement plans.

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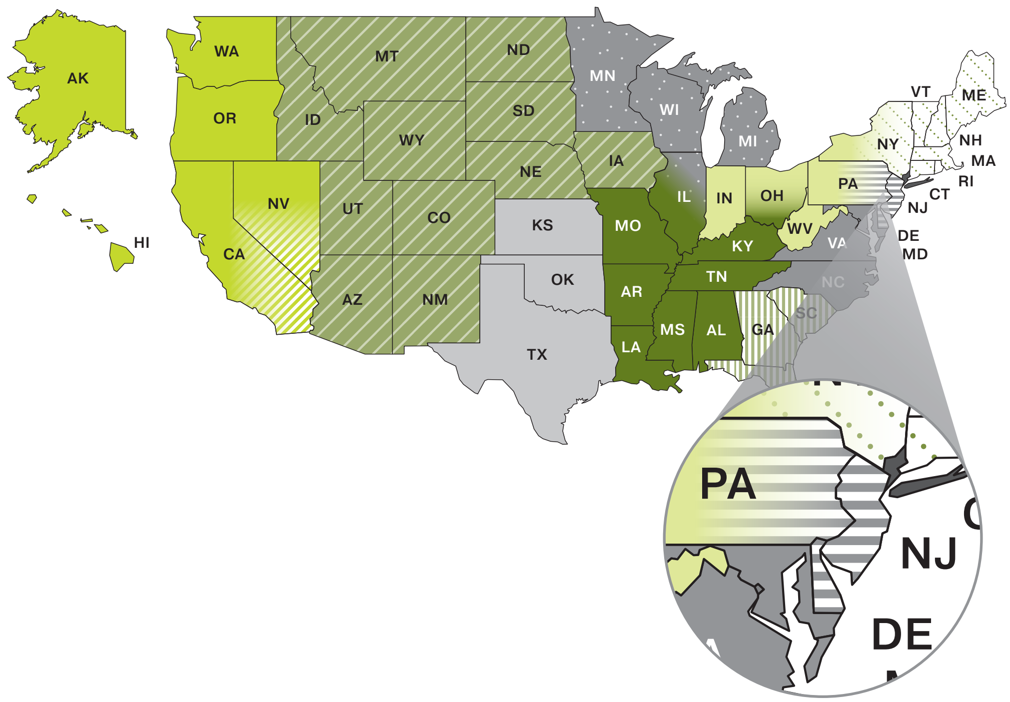

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