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## THREE GOOD REASONS TO WORK WITH OXFORD

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### № 1 – Specialized Expertise

Although many of the outside professionals we work with are qualified to handle aspects of what Oxford does, there are few that could do it all. Nor would it necessarily represent the best use of their time.

Our sole focus is to help clients develop and implement sophisticated, long-term financial plans that are highly tailored to their individual needs. We do not perform audits, draft wills or write trust documents. We do only one thing, and we do it very well.

Most of our partners have 10 or more years of industry experience, are Chartered Financial Analyst® charterholders, CFP® certificants, Certified Public Accountants and/or have earned a J.D. or MBA.

Each partner is supported by a team of professionals and a highly regarded investment research department. We take pride in the diverse backgrounds of our professional team members, believing that in an increasingly complicated environment, the most effective solutions are often multidisciplinary.

### № 2 – Total Objectivity

Being fee-only is not just a business model for us. It is how we ensure total objectivity. Although many financial advisors now claim to be fee-only, there are relatively few cases in which this is completely true. Commissions, 12b-1 fees, incentives and other financial arrangements can be complex and are not always clearly disclosed. In addition, financial advisors associated with banks or brokerage houses often promote proprietary funds and other products.

Oxford has no proprietary products and no revenue-sharing arrangements with banks, investment managers, broker-dealers or administrative service providers. Because fees are our only source of revenue, we can be totally objective and focus solely on a client's needs and priorities. When you refer a client to us for investment advisory, family office or custody services, that's what they get—not a sales pitch.

### № 3 – Global Resources, Local Talent

There are, generally speaking, two types of financial advisory firms. There are independent “boutiques” that provide highly personalized service, and there are large banks and brokerage houses which promote a dizzying array of products and services.

We offer the best of both.

With billions of dollars of assets under advisement, Oxford Financial Group is large enough to offer a full range of services and access to global investment opportunities as

well as world-class, independent research. Our size also affords us extraordinary access to top-tier money managers in areas such as private equity, real estate and hedge funds that go well beyond the traditional asset classes.

At the same time, we remain small enough to be privately held and to offer highly customized, independent advice to our clients, many of whom have been with us for several generations.



*“There are plenty of highly professional firms out there. We look for advisors who get above the day-to-day issues and think strategically, because that’s our discipline here at Oxford.”*

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# SERVICES FOR HIGH-NET-WORTH INDIVIDUALS AND FAMILIES

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The two broad categories of services we offer are Family Office Services and Investment Advisory Services.

Family Office Services includes everything from multi-generational estate planning to assistance with insurance, taxes, real-estate holdings, credit issues and philanthropic planning. For some clients, we even manage household finances and provide concierge-like services.

Investment Advisory Services includes documenting each client's goals in a written Investment Policy Statement, designing strategic and tactical asset allocation policies, recommending the appropriate managers and investment vehicles, monitoring performance, conducting ongoing due diligence, reporting on results and recommending changes as required. As advisors, we present recommendations and help guide the decision-making process for investment portfolios. In some cases, we will also accommodate client requests to implement our advice with full investment discretion and authority, with an eye toward flexibility and timeliness.

Our M25 Counsel is a unique service for families with highly complex financial situations. Through it, we work with advisors beyond the Oxford relationship to analyze and coordinate all elements of a client's financial life. This may include, for example, monitoring the investment performance of outside advisors for different branches of a multi-generational family office, or incorporating assets held and managed by different managers into an overall asset allocation. Clients see, in a quarterly analysis, their total holdings, where each asset is held, which generation it serves, how it's performing and what it costs. This integrated view serves as the basis for our multi-generational estate and financial planning advice.

Oxford Financial Group also owns The Trust Company of Oxford, which is available to serve as custodian or trustee for investments and trusts. This enables us to align the services offered by the two organizations and give clients a single point of contact.

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## CALL ON US

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To learn more, please give us a call or drop us a note. We'll be happy to visit your offices and tell you more about who we are and how we work. We cordially invite you to do the same, to help us learn more about you and your practice.



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800.722.2289 ♦ WWW.OFGLTD.COM