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Institutional Offerings



# Setting Goals That are Challenging but Attainable

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## TOTAL OBJECTIVITY AND BROAD REACH

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The foundations, endowments and other institutional clients we work with tell us that two of the qualities they value most about us are our total objectivity and our broad reach.

The objectivity is supported by our fee-only business model. Today, many advisory firms say they are fee-only, but there are few that completely pass this test. Oxford Financial Group, Ltd., however, has no proprietary products and no revenue-sharing

arrangements with banks, investment managers, broker-dealers or administrative service providers.

The reach comes partly from our size, and partly from the long-term relationships we've established with top-tier money managers in traditional markets, as well as from alternative investment strategies such as hedge funds, private equity, real estate and natural resources.



*“Many of my institutional clients tell me that they also value, greatly, how well we educate their investment committee members, especially in today’s increasingly complex environment.”*





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## SETTING GOALS THAT ARE CHALLENGING BUT ATTAINABLE

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As investment counselors, we start from a somewhat conservative stance. We believe that it's relatively easy to make money in up markets and that the key to sustained performance is to

not give too much back when markets are weak. We encourage our clients to not overreach—to set goals that are challenging but attainable.

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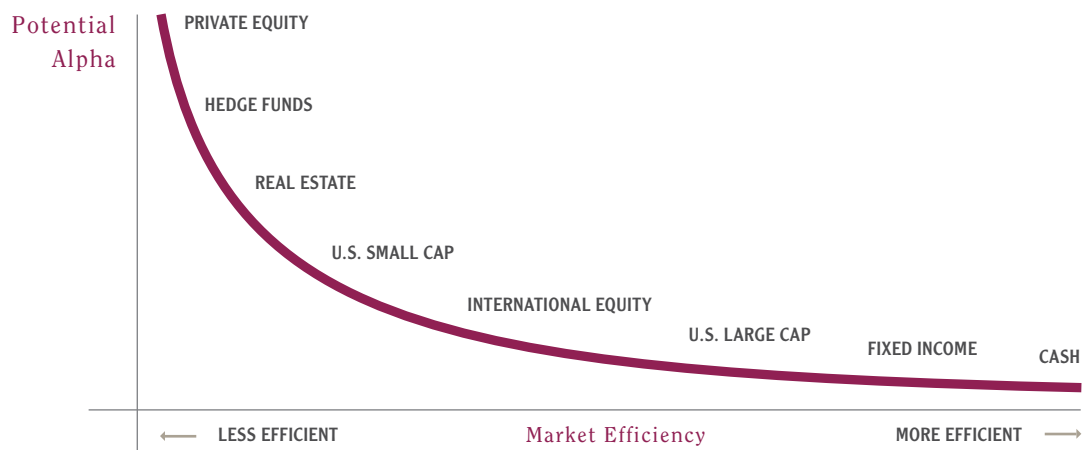
## CHOOSING THE RIGHT ASSET CLASSES

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Our research shows that the selection and weighting of asset classes has a powerful influence on a portfolio's overall performance and is a key element in managing risk. We develop strategic allocation targets based on long-term objectives and make tactical adjustments based on near-term opportunities. In addition to money managers

specializing in traditional stocks and bonds, we recommend money managers who specialize in the less efficient markets within various alternative investment strategies because these sometimes present unique opportunities for value creation and diversification.

### MARKET EFFICIENCY AND ACTIVE MANAGEMENT



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## SEPARATING ALPHA FROM BETA

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Money managers tend to derive most of their performance from the broad movements of the market, or “beta.” While beta is an important source of return, our investment research team also searches for managers of high integrity who consistently generate an increased return adjusted for risk, or “alpha,” through the active management of their portfolios. By balancing alpha and beta

through the careful selection of a variety of managers, we are able to exercise more control over the primary sources of portfolio risk and return, while also managing a client’s investment expenses.

When we find managers who meet our criteria, we negotiate for access to their best funds and highly competitive fees. And of course, we monitor and reevaluate all of our managers continually.

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## A TEAM APPROACH

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We use a team approach to serve the complex needs of institutional clients, often involving experts in the areas of administration and compliance. 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.



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