OXFORD

FINANCIAL GROUP, LTD™

Investment Advisory Services

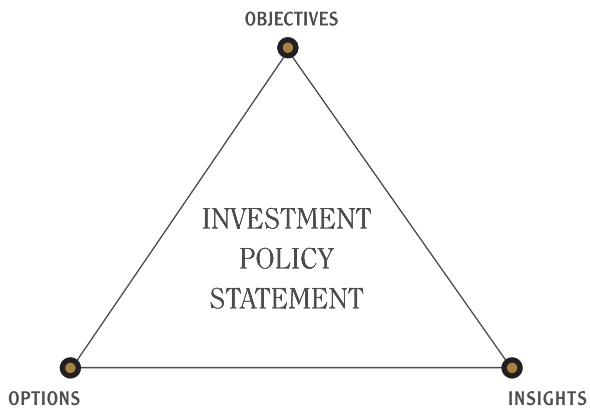
Rigorous, Insightful, Responsive

GOALS THAT GO BEYOND THE NUMBERS

Our first step at Oxford Financial Group, Ltd., is to work with you to develop a clear understanding of your financial objectives and constraints. We then combine those with our detailed analysis of the financial markets. This all comes together in your Investment Policy Statement (IPS), which establishes an asset allocation policy, investment guidelines and criteria for making changes, and measuring, monitoring and evaluating your results. It's a rigorous portfolio construction process, based on insightful analysis, with the goal of offering you the highest probability of achieving your objectives.

ASSET ALLOCATION IS A CORNERSTONE

The selection and weighting of asset classes has a powerful effect on a portfolio's performance. It is also a key element in managing risk. We develop strategic allocation targets based on long-term objectives, but make tactical adjustments to take advantage of near-term opportunities. This active management approach can optimize your overall return, while helping to reduce volatility.



FINDING AND ACCESSING THE RIGHT MANAGERS

We spend a great deal of time and resources analyzing money managers. We take the time to know them personally, as well as professionally. We analyze their performance through up, down and sideways markets, and we test them for risk and tax-adjusted returns. We also analyze them in combination with other managers to achieve a complementary mix.

Although the top money managers are highly selective, our size and independence gives us access to the best of the best, and we negotiate lower account minimums and obtain lower fees.

THE SELECTIVE USE OF "ALTERNATIVE" INVESTMENTS

For sophisticated investors with long-term investment horizons, investments in "alternative" areas such as private equity partnerships, private real estate partnerships, hedge funds and natural resources offer benefits that include the potential for higher long-term performance, diversification and an enhanced ability to manage risk and return. Oxford's Savile Row® offers pooled investment vehicles that give qualified individual investors access to a diversified mix of top-tier alternative investment managers. And through our Mayfair investment vehicle, we offer clients occasional opportunities to make direct equity investments in privately held companies.

"Investment management is both a science and an art – a disciplined analytic framework, tempered by sound judgment and a keen sense of current market dynamics."

“Oxford’s partners invest side by side with our clients in the investments we recommend—it’s yet another way that we keep our interests aligned with those of our clients.”

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