



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

As Director of Investment Research, Bob Schaefer leads Oxford Financial Group, Ltd.'s investment team and is a key participant in investment strategy and policy development.

His specific responsibilities include investment manager due diligence, asset allocation studies, client investment recommendations and researching new investment ideas and products. Bob has developed particular expertise in alternative investments including hedge funds, private equities, natural resources and real estate. He is a shareholder and an Oxford Investment Fellow.

Bob joined Oxford in August of 1994, bringing with him seven years of experience in the

ROBERT L. SCHAEFER, CFA, CFP® DIRECTOR OF INVESTMENT RESEARCH & OXFORD INVESTMENT FELLOW



"Textbooks often teach us that securities prices are driven by economic fundamentals and the financial prospects of individual companies. Twenty years of experience has taught me this is only partly true. Human emotion—fear, greed, confidence, ego—often plays an even larger role. This is a very good thing, for it creates opportunities for disciplined investors that don't fall victim to such behavioral tendencies."

banking and investment management industries. After receiving his Bachelor's degree in Finance from Indiana State University, Bob spent several years performing fixed income credit research and corporate financial analysis. Previously, he worked for Unified Management Corporation, National City Bank and the Federal Home Loan Bank of Indianapolis.

Bob earned the Chartered Financial Analyst (CFA) designation in 1994, widely regarded as the premier designation for investment professionals, and became a CERTIFIED FINANCIAL PLANNER™ in 2000. Bob is a current member and former president of the CFA Society of Indianapolis.

Chartered Financial Analysts® (CFA®) are licensed by the CFA® Institute to use the CFA® mark. CFA® certification requirements: hold a bachelor's degree from an accredited institution or have equivalent education or work experience, successful completion of all three exam levels of the CFA® Program, have 48 months of acceptable professional work experience in the investment decision-making process and fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.

CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct. OFG-2011-33