



LEADERSHIP PROFILE

SEEMA J. ACKERMAN, MBA

MANAGING DIRECTOR



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“Serving as an advisor in any capacity is a privilege. That privilege has to be earned through trust and through a commitment to advancing my clients’ best interests. I am constantly humbled by this role and strive to protect, preserve and grow my clients’ legacy on a daily basis.”

Seema Ackerman is a Managing Director with Oxford Financial Group, Ltd. Her primary responsibilities include managing firm resources to deliver a superior outcome-based relationship for ultra-high net worth families. She uses her expertise to guide multiple generations in the execution of the family’s MasterPlan.

Prior to joining Oxford, Seema spent more than a decade at Goldman Sachs, most recently as Vice President and Regional Director in the firm’s asset management division. While at Goldman, Seema served in a consultative capacity to some of the Midwest’s top trust and investment advisors providing advice across the entire portfolio spectrum. She provided expertise on transactions that included liquidity solutions, domestic and international fixed income, equities and alternative investments primarily in the private equity and hedge fund space. As a recognized national leader in sales, Seema served on Goldman Sach’s leadership council. Additionally, she was a subject matter expert for the firm on portfolio construction, her

views on the economy, capital markets and practice management.

Prior to Goldman Sachs, Seema worked at JPMorgan Asset Management, advising institutional clients on portfolio allocation and construction. Seema began her career as an investment banker at Deutsche Bank Securities, focusing on mergers and acquisitions in the paper and forest products sector.

Seema graduated with honors from the University of Illinois at Urbana-Champaign, earning a Bachelor of Science in Finance with a minor in Technology and Management. She also earned her Masters of Business Administration from Northwestern University’s Kellogg School of Management.

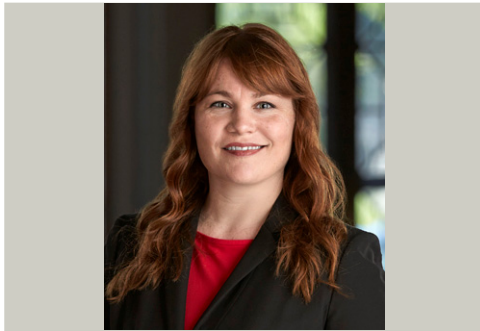
A Chicago native, Seema met her husband, Paul, in high school and they have two young daughters. Paul is a Neurosurgeon practicing at a Chicago-area hospital. The child of first generation immigrants from Mumbai, Seema speaks Marathi fluently and enjoys traveling with her family, cycling and taking an active role in her community.



LEADERSHIP PROFILE

KIRSTEN E. ANDREWS

CLIENT RELATIONSHIP MANAGER



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“Every client has their own unique story and financial goals. I enjoy developing relationships with my clients, and approach their needs in a thoughtful and thorough manner.”

Kirsten Andrews is a Client Relationship Manager at Oxford Financial Group, Ltd. She works closely with clients and their tax and legal advisors to assist in the creation and implementation of their financial goals. She also partners with the Managing Directors to provide recommendations regarding asset allocation advice, portfolio construction, trust/estate planning and retirement planning.

Before joining Oxford, Kirsten served as a Senior Managing Associate & Assistant Vice President for Bernstein Private Wealth Management where she worked closely with high net worth clients in all aspects of financial planning and wealth management.

Kirsten has 15 years of financial services experience and has held the FINRA Series 7 and Series 63 licenses. She earned a Bachelor of Arts degree in Psychology from the University of Minnesota, Twin Cities.

As the daughter of an Air Force veteran, Kirsten has lived all over the country. She and her husband have two children and reside in Arden Hills, Minnesota. Kirsten enjoys spending time outdoors and being with her family and friends.

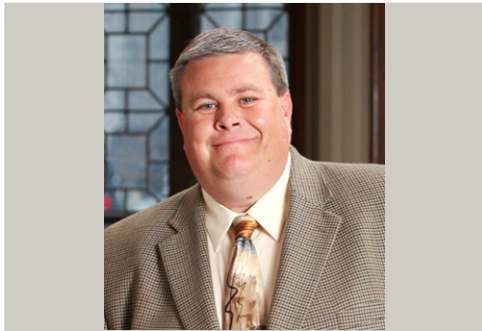


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

DANIEL J. ARB

CLIENT RELATIONSHIP MANAGER



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“My aim is to provide the service my clients need to attain their investment goals. From the smallest of details, to the largest of issues, our clients depend on Oxford to guide the way. Every day presents new challenges, and it’s my responsibility to take those head on.”

Daniel Arb is a Client Relationship Manager at Oxford Financial Group, Ltd. With over fifteen years of experience in this role, Dan acts as a liaison to ensure the seamless coordination of the many unique services Oxford offers to its financial planning and investment clients.

He was previously employed as a registered representative with Charles Schwab, where his primary responsibilities involved trading

securities while providing excellent customer service. He has held both Series 7 and Series 63 licenses.

Dan received his Bachelor’s degree in Finance from Ball State University and is currently pursuing his Certified Financial Planner® designation.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JASON S. ARMBRUST, CFP®

CLIENT RELATIONSHIP MANAGER



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“My passion is to ensure that each client’s goals, needs and priorities are met in a timely and accurate manner.”

Jason Armbrust is a Client Relationship Manager at Oxford Financial Group, Ltd. In this role, Jason works closely with clients to ensure their financial planning and investment-related activities are implemented flawlessly.

Before joining Oxford, Jason served at Transamerica Financial Advisors, Inc., assisting in the financial planning process for the firm’s lead advisors. His responsibilities included preparing financial plans, investment case design and strategy development, insurance case design and strategy development and estate plan review and analysis.

Jason earned a Bachelor of Science degree in Finance with a concentration in Insurance

from Ball State University. He earned his Certified Financial Planner™ designation in 2015, and has held Series 7 and 66 licenses.

Jason is active in the community and his church. He previously started and led The Rainmakers Christian Professionals networking group to encourage and inspire local business professionals.

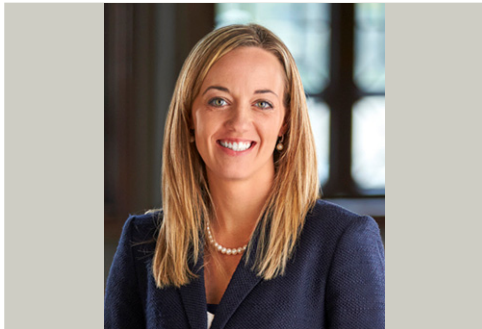
Jason, his wife Alexandria and their daughter live in Indianapolis. He enjoys playing golf, running, spending time with friends and family, getting involved in the local community and cheering on the Pacers and Colts.



LEADERSHIP PROFILE

KRISTINA R. BARON, MBA

MANAGING DIRECTOR



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“A relationship built on trust is what I strive for with all of my clients and I am committed to continuously working toward this with the highest level of integrity, accessibility, follow-up and personalized service. Fully understanding what is of utmost importance to my clients and providing unbiased advice to help them achieve it is my ultimate goal.”

Kristina Baron is a Managing Director with Oxford Financial Group, Ltd. Her primary responsibilities include providing a high quality, personalized experience for some of the firm’s largest family and institutional clients. She coordinates Oxford’s vast array of investment and wealth protection strategies focusing primarily on Oxford’s unique Aspirational Solutions and Niche Growth Strategies. Kristina also serves as a member of Oxford’s Board of Directors and the Oxford Investment Board.

Prior to joining Oxford, Kristina served as a Vice President and Regional Director for Goldman, Sachs & Co. where she served over 500 respected advisors throughout the Pacific Northwest. In this role, Kristina was amongst the Top 10 Regional Directors nationally and mentored financial professionals, institutions and ultra-high net worth clients on the proper placement of specific Goldman Sachs solutions including hedge funds, private equity, mutual funds and ETFs. She also served as a subject matter expert on their market views, proper asset allocation and risk

budgeting. Prior to her seven years at Goldman, Kristina spent several years at Fidelity Investments and has spent her career aiding clients in investment strategy, banking, business development and client relationship management.

Kristina earned a Master of Business Administration (MBA), graduating summa cum laude with concentrations in Global Finance and Global Business Leadership from Johnson & Wales University in Providence, Rhode Island. She also earned her Bachelor of Science degree in Financial Services Management with honors from Johnson & Wales University. Kristina is currently pursuing her Certified Financial Planner™ designation.

An Indiana native, Kristina and her husband, Michael, live in Brownsburg with their two children and enjoy spending time at their lake property on the weekends. They are passionate about giving back to the communities they live in through various child advocacy organizations and shelters.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

DEBORA A. BENNETT, CFP®

MANAGING DIRECTOR



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“One of the most critical commitments I think we can make to our clients is living up to our word. If we say we’re going to do something, we do it—and strive to do it right the first time. It’s taking pride in our work; and our clients deserve this level of professionalism.”

Debbi Bennett is a Managing Director at Oxford Financial Group, Ltd. with over 35 years of experience in financial planning, banking, trust and investment strategies. Her excellence in client service, sound and objective professional advice and strict attention to detail have earned her respect and recognition within the Midwest’s financial and investment community.

Debbi dedicates her time to the Family Office Services of Oxford, providing multi-generational counsel to family clients. In 1997, she orchestrated the creation of The Trust Company of Oxford™.

Debbi is a graduate of the Indiana University Kelley School of Business and has obtained

the Certified Financial Planner™ designation, which consists of post-graduate study in the fields of investment, insurance, taxation, retirement and estate planning. She is a member of the Institute for Certified Financial Planners, the National Association of Personal Financial Advisors and the Indianapolis Estate Planning Council.

Debbi has donated much of her time and expertise to various not-for-profit organizations. Currently she serves the Central Indiana Community Foundation Professional Advisor Leadership Council, The Children’s Museum of Indianapolis Planned Giving Council and the Humane Society of Hamilton County. In her “free” time, Debbi is actively involved with beagle rescues.

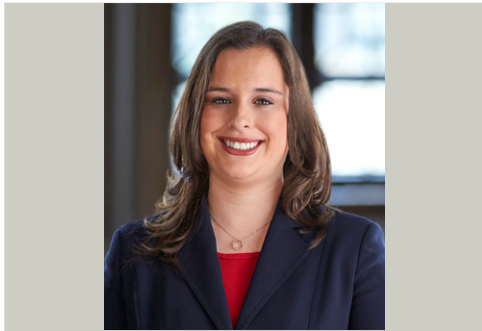


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

CAROLYN M. BOWER, CFP®

CLIENT RELATIONSHIP MANAGER



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“I strive to build strong relationships with the clients I serve so that I fully understand how their financial goals fit into their lives.”

Carolyn Bower is a Client Relationship Manager with Oxford Financial Group, Ltd. Carolyn prepares holistic financial plans that focus on the unique challenges our high and ultra-high net worth clients face. She proactively organizes and manages a variety of client service needs and initiatives for Oxford’s clients.

Prior to joining Oxford, Carolyn served as an Associate Advisor at Whitnell. In this role, she prepared comprehensive financial plans, including net worth, cash flow, stock options, insurance, education and retirement planning.

Carolyn graduated from the University of Illinois at Urbana-Champaign with a Bachelor of Science degree in Consumer Economics & Finance with a concentration in Financial Planning. She received a Financial Planning certificate from DePaul University and, in 2013, earned her Certified Financial Planner™ designation.

Carolyn lives in Chicago and enjoys watching sports, cooking and traveling.

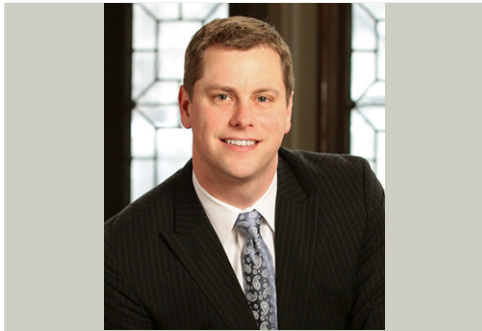


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JASON R. BRINKS, CFP®, CTFA

MANAGING DIRECTOR



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“It is a great joy to help families and other clients reach their financial goals, knowing that for many, Oxford has been with them all the way.”

Jason Brinks is a Managing Director with Oxford Financial Group, Ltd. He specializes in working with high net worth families developing comprehensive financial plans and long-term investment strategies. He also oversees the creation of new trusts to help them protect, grow and transfer their wealth over multiple generations. Jason’s primary focus is to assist family, trust and institutional clients with their investment advisory and wealth planning needs. He also has vast experience in providing investment consulting and advisory services to foundations, non-profit organizations and endowments.

Prior to making the transition to Oxford in 2011, Jason was a client service advisor with Crowe Wealth Management, a joint venture between Oxford and Crowe Horwath, LLP.

Prior to Crowe Horwath, LLP, Jason was a trust officer with a boutique bank and trust company located in Western Michigan. In this role, he worked with clients to coordinate their investments, trusts, financial planning and banking needs. He also acted as the liaison between his clients and their attorneys, accountants and other professional advisors.

A graduate of Calvin College in Grand Rapids, Michigan, Jason earned a Bachelor’s degree in Economics and completed the certificate program in financial planning at Grand Valley State University.

He is a graduate of the Cannon Financial Institute Personal Trust School. Jason holds designations as both a Certified Financial Planner™ and a Certified Trust and Financial Advisor (CTFA).

Jason’s expertise is also highly utilized in community service. He is a member of the Professional Advisory Committee for Spectrum Health Foundation and a member of both the Investment Committee and Professional Advisory Committee of the Grand Rapids Community Foundation. In addition, Jason is a member of the Stewardship Committee for the Seymour Christian Reformed Church, a high school volunteer teacher for Junior Achievement of the Great Lakes and an active committee member and volunteer for Dutton Christian School. Jason is a member of the Calvin College Business Alliance and on the board of the Association of Corporate Growth Western Michigan Chapter.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

DUSTIN BROWN, J.D.

CLIENT RELATIONSHIP MANAGER



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“I believe the best way to get to know a client’s financial goals is through listening, which fosters the foundation for strong, lasting relationships. By learning more about each client and their aspirations, I am able to translate their goals into a unique strategy to guide them along their financial journey.”

Dustin Brown is a Client Relationship Manager with Oxford Financial Group, Ltd. In this capacity, Dustin works closely with his clients to meet their financial planning needs, assisting with recommendations and implementing their investment strategies.

Prior to joining Oxford, Dustin served as Trust Associate at J.P. Morgan Private Bank in Indianapolis. In that role he managed the day-to-day trust activities including monthly account reviews, daily transaction reviews and processing.

Dustin received his Bachelor of Science in Psychology from Ball State University. He went on to receive his J.D. from the Indiana University Robert H. McKinney School of Law. He has held the FINRA Series 7 and Series 63 licenses and was licensed to practice law in Illinois.

In his free time Dustin enjoys watching and playing sports, cooking and baking. He loves spending time with his three daughters and is a volunteer coach for their soccer teams through the Carmel Dad’s Club.



LEADERSHIP PROFILE

CHARLES R. CARTER

MANAGING DIRECTOR



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“I find great joy listening to clients’ needs and helping disentangle a complex web of goals and dreams through Oxford’s combination of outcome-based investing objectives and the seamless integration with legacy planning goals. Delivering this clarity and peace of mind to families is my ultimate passion.”

Charles Carter is a Managing Director with Oxford Financial Group, Ltd. His primary responsibilities include utilizing the expertise within Oxford’s Family Office Services team to enhance the financial lives and enrich the legacy of high net worth and ultra-high net worth families. He uses his expertise in multi-generational wealth planning, along with his dedication to superior client service, to educate and guide families in the creation and continuous execution of a thoughtfully crafted family wealth MasterPlan.

Charles brings to Oxford more than 15 years of experience in comprehensive private wealth solutions for families of significant worth. Prior to joining the firm, he was a top performer and Vice President for Highland Capital Brokerage, partnering with top investment and insurance professionals to advise clients on complex estate planning, trust and risk strategies. Working directly with families and their advisors, Charles specialized

in providing unbiased counsel on the execution of financial advice. Prior to Highland, Charles had executive level experience with Wells Fargo where he led families through detailed financial planning, including credit management. He also worked with business owners on succession planning and risk mitigation with Federated Mutual Insurance.

Charles earned his Bachelor of Business Administration in Finance from the University of Kentucky, along with an International Business minor. Charles has previously held both the Series 6 and 63 licenses and is currently pursuing his Certified Financial Planner designation.

Though originally from Ohio, Charles and his wife, Cari, now live in the Indianapolis area with their young daughter. In his free time, Charles is an avid golfer and enjoys being active in the community.

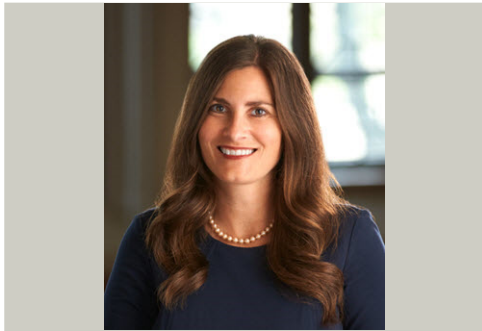


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

SARAH CAZARES, MBA

PRIVATE FAMILY SERVICES COORDINATOR



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“Tailoring services to fit our client’s specific needs is the core of Private Family Services.”

As a Private Family Services Coordinator at Oxford Financial Group, Ltd. Sarah enjoys assisting clients with bill paying and banking activity, analyzing inflows and outflows, preparing budgets and tracking investments. By taking advantage of the wide range of services offered by Private Family Services, clients are able to find more time for meaningful activities.

Prior to joining Oxford, Sarah specialized in analyzing financial statements for mostly privately owned local and international companies, establishing lines of credit,

mitigating risk and visiting clients to discuss opportunities for cash flow improvement.

Sarah earned a Bachelor of Science degree in Finance from Indiana University School of Business and a Master of Business Administration degree with a concentration in Finance from Butler University.

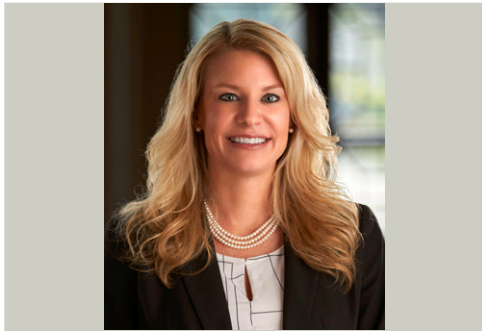
Living in Carmel has been a remarkable experience for Sarah and her family. She enjoys hiking, running and volunteering in her children’s schools as well as her church and other local community organizations.



LEADERSHIP PROFILE

STACY CHRISTMAN-BLOMEKE, J.D., AEP®

MANAGING DIRECTOR



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“As an attorney working as a Managing Director with Oxford, I am pleased that I am able to apply the legal fiduciary measure of ensuring our best advice is delivered to all my clients. I enjoy a unique and special opportunity to sit on the same side of the table with families as we thoughtfully explore all the aspirations and objectives that they may have.”

Stacy Christman-Blomeke is a Managing Director with Oxford Financial Group, Ltd. and is a member of Oxford’s Family Office Services practice. Bringing over 17 years of experience as an attorney, Stacy provides advice and counsel to individuals and families in the areas of estate and financial planning, asset protection, multi-generational wealth planning and preservation, business succession planning and development of family gifting strategies.

Prior to joining Oxford, Stacy served as Director of Gift Planning for Cincinnati Children’s Hospital, where she worked with advisors, individuals and families to advise, develop and implement estate and charitable gifting strategies. Stacy also was a Member of the law firm of Frost Brown Todd, LLC in the Personal Planning and Family Business practice group where she provided clients tax and estate planning advice, business succession planning, asset protection and development of charitable planning strategies. Stacy has been a featured speaker for numerous professional groups on estate, tax and charitable planning topics as well as business succession planning.

Stacy earned her Doctor of Jurisprudence

served as an editor of the Law Review. She earned her Bachelor’s degree from Xavier University, magna cum laude, and her Master’s degree from the University of Cincinnati. She is a certified specialist in Estate Planning, Trust & Probate Law through the Ohio State Bar Association and carries the Accredited Estate Planner (AEP®) designation through the NAEPC. Stacy serves on the Board of Trustees of the Cincinnati Bar Association and formerly served as Director on the Board of Directors of the National Association of Estate Planners and Councils. She is a member and Past President of the Cincinnati Estate Planning Council and is a member of the Northern Kentucky Estate Planning Council and the Greater Cincinnati Planned Giving Council. She was recognized by Ohio Super Lawyers as a “Rising Star” and a “Super Lawyer” for six consecutive years and was named a “Forty under 40” emerging leader by the *Cincinnati Business Courier*.

A Cincinnati native, Stacy and her three children reside in Mason, Ohio. Stacy enjoys the outdoors, coaching her daughters in volleyball, traveling and being involved in a variety of charities including Wills for Heroes, the Ronald McDonald House, Matthew 25 Ministries, Operation Christmas Child and



LEADERSHIP PROFILE

LAURA J. CLARK, CFA

MANAGING DIRECTOR



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“Providing objective independent advice to my clients is of utmost importance to me. Because Oxford doesn’t sell products, I am able to deliver our best thinking and focus solely on my clients’ best interests.”

Laura Clark is a Managing Director with Oxford Financial Group, Ltd. and is a member of Oxford’s Retirement Plan Committee. Prior to joining Oxford in 2011, Laura was an investment principal at Lowry Hill, a private asset management firm. She has extensive experience in portfolio management and managing client relationships.

Prior to joining Lowry Hill, Laura was a principal and equity partner with Front Barnett Associates, LLC, an independent wealth consulting firm headquartered in Chicago. She also spent 13 years with J.P. Morgan, where she held a variety of positions in corporate finance, institutional equity sales, recruiting and cash management.

Laura earned a Master’s degree in Humanities from the University of Chicago and Bachelor’s degree in Operations Research Engineering from Cornell University. She is a Chartered Financial Analyst (CFA) and a member of the CFA Institute and CFA Society of Chicago.

Laura is active in supporting her alma mater, Cornell University. She was appointed to the

board of trustees in 1992, the youngest person to ever receive this distinction and was appointed emeritus trustee in 2000. She was instrumental in founding the Young Alumni Giving Program and served as the first national chair from its inception in 1989 until 1997. She also worked with seniors at the university to increase class participation, and served as the national chair of the Cornell Fund from 1999 to 2002, promoting unrestricted giving.

Laura is currently Chairman of the Board of Trustees for Holy Trinity High School in Chicago, an inner-city Catholic school. She serves as a member of both the executive committee and the capital campaign steering committee. She is an emeritus advisory board member for the Glamour Gals, a national organization based in New York City that provides makeovers for nursing home residents.

A Wisconsin native, Laura and her family live in Chicago.

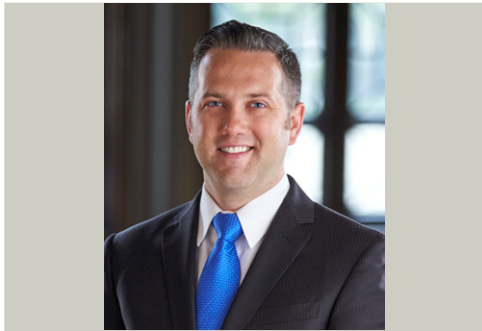


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

CASON M. CUSACK, CFP®

CLIENT RELATIONSHIP MANAGER



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“I am passionate about building deep, personal relationships with clients. That understanding of client objectives enables me to strategically and proactively address their complex needs every day.”

Cason Cusack is a Client Relationship Manager with Oxford Financial Group, Ltd. Cason uses his extensive experience in all aspects of financial planning to help clients meet their financial planning needs and implement their investment strategies.

Prior to joining Oxford, Cason was a Portfolio Consultant at Schwab Private Client Investment Advisory where he served as the daily point of contact for clients on holistic wealth management inquiries.

Cason graduated from Brigham Young University with a Bachelor’s degree in Global Studies. He is a Certified Financial Planner™

professional, and previously held health, life and long-term care insurance licenses.

Cason is active in the community, serving as a volunteer at the International Center of Indianapolis and the Butler Tarkington Neighborhood Association. He also serves on the board for the Fairview Early Childhood Program. Cason became fluent in Spanish after volunteering and living full-time for two years in Argentina.

Cason and his wife Kaela live in Indianapolis with their young children. Cason enjoys scuba diving and domestic and international travel.



LEADERSHIP PROFILE

C. RICHARD DAVIS II, J.D., CFP®

MANAGING DIRECTOR



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“I personally appreciate the value that Oxford delivers to our clients. We build trust with discretion and unbiased advice. And with our unique way of working with clients and their professional advisors, we ensure that every plan, recommendation and good idea is implemented. With integrity, accountability and detailed follow-through, we build and protect family legacies for our clients.”

Rick Davis is a Managing Director of Oxford Financial Group, Ltd. and is a member of Oxford’s Family Office Services practice, Board of Directors and Value Council Committee. Rick provides advice and counsel to Oxford’s family clients in the areas of estate and financial planning, business succession, wealth accumulation and development of family gifting strategies.

Rick’s unique background and experience enable him to assist family business owner clients with continuity and succession planning, coordination of professional advisors and facilitation of family meetings.

Rick graduated in 1981 with high distinction from the Indiana University Kelley School of Business with a Bachelor of Science degree in Business Finance. He attended the University of Michigan Law School, where he was an editor of the Michigan Law Review. He went on to practice law in New York City with Sullivan & Cromwell, a pre-eminent Wall Street law firm, advising investment banking, financial institutions and large industrial clients in the areas of securities regulation and finance.

Prior to joining Oxford, Rick was a co-owner of a three-generation family business in Indianapolis, where his responsibilities included strategic planning, finance and oversight of legal, tax, accounting, governance and insurance matters.

Rick has long played an active role in the Indianapolis community. He has served as Chairman of the Better Business Bureau of Central Indiana, President of the Builders Association of Greater Indianapolis and Director of the Indianapolis Art Center. Rick is a member of the AAA Hoosier Motor Club Board of Directors and its related insurance subsidiaries. He has also served as Chapter Chair of the Indiana Chapter of both Young Presidents’ Organization and World Presidents’ Organization, as well as Chair of the Central U.S. Region of YPO.

Rick has worked with numerous charitable and philanthropic organizations, most recently serving as a member of the National Lay Review Committee of the Juvenile Diabetes Research Foundation, where he helps oversee the distribution of more than \$120 million in funding for Type 1 diabetes research each year.

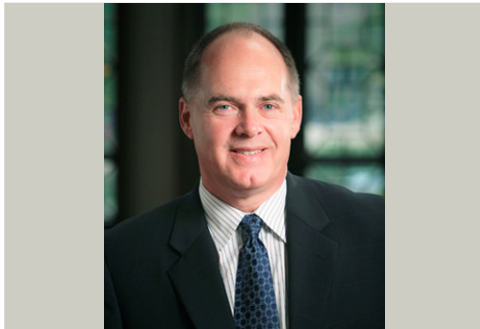


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

TIMOTHY M. DEAN, CPA

CHIEF FINANCIAL OFFICER



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“The most important fundamental concept of business to me is to deliver excellence to the client. This involves every associate in every capacity. We live this concept every day.”

Tim Dean is Chief Financial Officer (CFO) for Oxford Financial Group, Ltd. He is a member of the Senior Management Committee and is responsible for all financial aspects of Oxford’s business units.

In his capacity as CFO, Tim serves on the Board of Directors of The Trust Company of Oxford™. He is also a member of Oxford’s Value Council Committee.

Tim was recognized for his excellence in performance with the Oxford Financial Group, Ltd. 2000 CEO Salute Award.

Prior to joining Oxford, Tim spent 16 years with a major bank in Indianapolis serving in a variety of positions, including CFO. This experience was preceded with five years at one of the Big Eight national accounting firms.

Tim graduated from Indiana University in 1979 with a Bachelor’s degree in Accounting. He obtained his Certified Public Accountant (CPA) certification in 1983. Tim holds membership in the American Institute of Certified Public Accountants (AICPA) and the Indiana CPA Society.

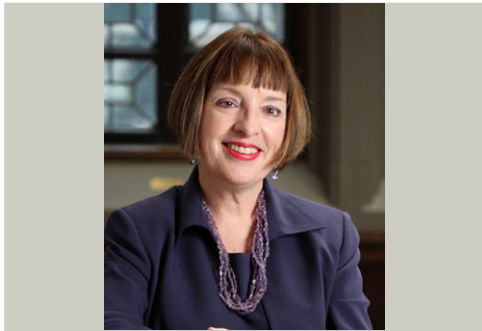


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

MONICA MAE DILL, CFP®

CLIENT RELATIONSHIP MANAGER



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“Commitment to our clients in providing unparalleled service in a precise, timely and proactive manner is my primary focus.”

Monica Dill joined Oxford Financial Group, Ltd. in November of 1998. In her role as an Client Relationship Manager, she develops and maintains close relationships with ultra-high net worth clients while assisting them in financial planning, goal development, gifting strategies and implementation of investment related activities.

She was previously a vice president and trust officer at Banc One Corporation. While at Banc One, Monica worked in the trust and estate planning department.

She joined the stock transfer department in 1987, representing several publically traded companies as registrar and transfer agent. In addition, she managed the mergers and acquisitions area for the department.

Monica received a Bachelor’s degree in Marketing from Ball State University. She achieved her Certified Financial Planner™ certification in 1989.



LEADERSHIP PROFILE

BRYAN P. DUNNIVANT, MBA, CFA

MANAGING DIRECTOR & OXFORD INVESTMENT FELLOW



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“Oftentimes we find interesting investment opportunities in segments of the market that are overlooked or out of favor. Our deep market insights, rigorous manager research and diligence and careful risk management allow us to offer clients access to those opportunities that we believe have a favorable risk reward profile.”

Bryan Dunnivant is a Managing Director and Oxford Investment Fellow at Oxford Financial Group, Ltd. Bryan has deep capital market expertise including pension and 401(k) investments, asset allocation and portfolio construction. His experience spans a diverse range of asset classes including fixed income, global equity, private equity, hedge funds and real estate.

Bryan heads up Regent Street, an offering which allows client access to unique aspirational investment opportunities. Regent Street investments are opportunistic in nature and may include private/illiquid investments, special situations and other alternative strategies. Regent Street may be appropriate for those investors able and willing to take on some additional risk in pursuit of higher returns.

Bryan is an experienced institutional investor and brings extensive investment management expertise. Prior to joining Oxford in 2015, Bryan was Investment Director, Pension and

Benefits, at Eli Lilly and Company. In that role he had investment management and oversight responsibility for approximately \$13 billion in assets. His responsibilities included due diligence, manager selection and monitoring, performance evaluation and risk management. Bryan has nearly 25 years of leadership experience in the United States and Europe.

Bryan holds a BS in Chemical Engineering from the University of Illinois. He also holds an MBA from Butler University. Bryan is a CFA charterholder.

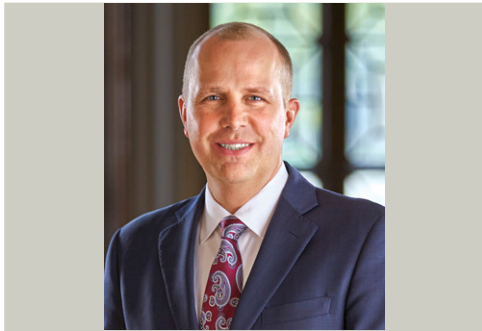
Bryan actively volunteers in church and community-related activities. He and his wife Jane live in Indianapolis with their two dogs Cooper and Duke. They have two grown children, Eric living in Madison, Wisconsin, and Lisa living in Indianapolis, Indiana. Bryan loves the outdoors, skiing, biking, tennis and hiking.



LEADERSHIP PROFILE

BRIAN W. DYKSTRA, CFP®, CIMA®

MANAGING DIRECTOR



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“It brings me great pleasure to help families accomplish their objectives through independent, consultative advice.”

Brian Dykstra is a Managing Director with Oxford Financial Group, Ltd. Brian has worked in the financial services industry for more than 15 years helping clients identify and implement investment, family gifting and business succession strategies. He also has extensive experience in providing advisory services to a number of non-profit organizations.

Prior to making the transition to Oxford, Brian was a Vice President for Fifth Third Private Bank where he served as a Wealth Management Advisor for high net worth families.

Prior to Fifth Third Private Bank, Brian was with Morgan Stanley Smith Barney where he served as a Financial Advisor to individual clients in managing their assets and preserving their wealth. He also worked as the Major Gift Officer and the Director of the Hope Fund for Hope College in Holland, Michigan.

A graduate of Hope College, Brian earned a Bachelor’s degree in Business Administration. He obtained the Certified Financial Planner™ designation from the Certified

Financial Planning Board after completing the educational curriculum at Grand Valley State University and received the Certified Investment Management Analyst® (CIMA®) designation from the Investment Management Consultants Association after completing the educational curriculum at the Wharton School of Business and the University of Pennsylvania.

Brian donates his time and expertise to a number of organizations. He currently serves on the Visser YMCA Board of Directors as a member of the Executive Board Team and as Chair of the Resource and Development Committee. He is the Vice President of Starfysh, a non-profit focused on reinvigorating a Haitian island as well as a member of the Camp Geneva Development Committee. Brian also serves as the Director of Estate Giving and is a Cabinet Member of the ‘Renewing Today, Building Tomorrow’ capital campaign for the First Reformed Church of Grandville, Michigan.

He and his wife have three young boys and his family enjoys spending time outdoors in Western Michigan and rooting for the Chicago Cubs.

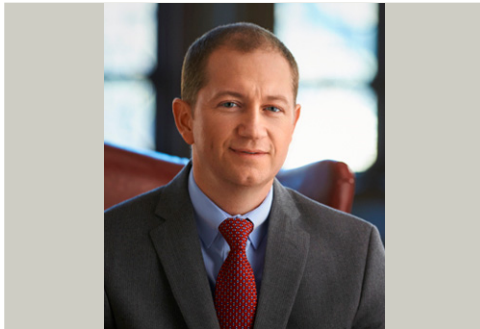


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

GARETT R. FELDKAMP, MBA, CWS®

MANAGING DIRECTOR



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“My passion as an advisor is helping my client’s achieve their vision of success and happiness. The value Oxford brings to the table every day is not simply the ability to do a single certain thing well, but rather the capability to offer unique solutions, execute on the family’s vision for success and offer counsel that reflects our best ideas for each client we serve.”

Garrett Feldkamp is a Managing Director with Oxford Financial Group, Ltd. His primary responsibilities include utilizing the firm’s investment research and family office resources to provide a unique, outcome-focused financial experience to ultra-high net worth families. Garrett utilizes his extensive knowledge and skills to create a detailed MasterPlan for each of his clients. This MasterPlan provides a concise, documented plan of the family’s financial goals and objectives, along with a detailed implementation strategy.

Garrett has more than 22 years of experience as an expert in comprehensive private wealth solutions for families of significant worth. Prior to joining Oxford, he was Vice President for U.S. Bank’s Private Wealth Management division working with clients on complex investment, private credit and wealth transfer strategies in Cincinnati and throughout the Midwest. Prior to U.S. Bank, Garrett served in

an executive role as Senior Vice President for Key Private Bank and as Vice President for Bank of America/Merrill Lynch.

Garrett graduated from the University of Kentucky, earning a Bachelor of Science degree in Business Administration and Business Management. He also earned a Master of Business Administration from the Haile College of Business at Northern Kentucky University. He is a Certified Wealth Strategist® and previously held both the Series 7 and 63 licenses.

Garrett is a Cincinnati native and resides in Loveland with his wife, Karin, and their two daughters. He is a current board member of Cardinal Land Conservancy, has served in diverse leadership roles for the United Way of Cincinnati and enjoys taking an active role in serving his community.



LEADERSHIP PROFILE

DANIEL J. FORD, CFA, CAIA, PRM

SENIOR INVESTMENT STRATEGIST & OXFORD INVESTMENT FELLOW



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“A traditional asset allocation benefits greatly from the introduction of divergent sources of return when interests are well aligned. Oxford’s independence, scale and underwriting expertise enable clients to access top-tier alternative investment managers. Our ability to utilize these diversifying niche strategies in portfolio construction is accretive to our ultimate goal of helping clients achieve their financial aspirations.”

Dan Ford is a Senior Investment Strategist and Oxford Investment Fellow with Oxford Financial Group, Ltd. In this role he is responsible for investment manager sourcing, due diligence, asset allocation research, evaluating niche investment opportunities and portfolio construction. His expertise includes alternative investments, derivative products, quantitative analysis and financial engineering.

Before joining Oxford, Dan served as Director of Multi-Asset Strategies at the Indiana Public Retirement System. Dan had management and oversight responsibility for approximately \$6 billion invested across absolute return hedge funds, risk parity and illiquid opportunistic

strategies. He was also responsible for overseeing asset allocation research and risk management analytics for the \$32 billion defined benefit pension plan.

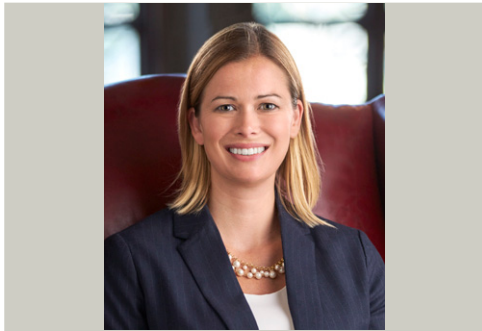
A graduate of the University of South Carolina, Dan holds a Bachelor of Science degree in Business Administration with an emphasis on Investment Finance and Economics. He is a holder of the Chartered Financial Analyst® designation (CFA® charterholder) and holds the Chartered Alternative Investment Analyst (CAIA) and Professional Risk Manager (PRM) designations. Dan is an active member of the CFA Society of Indianapolis.



LEADERSHIP PROFILE

SUSAN HAGLEY, MST

WEALTH PLANNER



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“Wealth planning is a uniquely personal endeavor. I enjoy the opportunity to provide clarity and simplification around a client’s planning, so they fully understand the impact on their family and long-term goals.”

Susan serves as a Wealth Planner at Oxford Financial Group, Ltd. She began her career in public accounting focused on the taxation of high net worth individuals and has utilized that background and experience in her role as a Wealth Planner.

Prior to joining Oxford, Susan was a Wealth Strategist for Mirador, a multi-family office that is a division of Fifth Third Bank. In this role, she served as a technical resource and assisted in the creation of multi-generational wealth plans and wealth strategy illustrations.

Susan earned a Bachelor of Science degree in Accounting and a Master of Science in Taxation from Grand Valley State University. She currently serves as the Treasurer of the Killgoar Foundation, an endowment fund that provides financial support to Immaculate Heart of Mary School through tuition assistance and general funding.

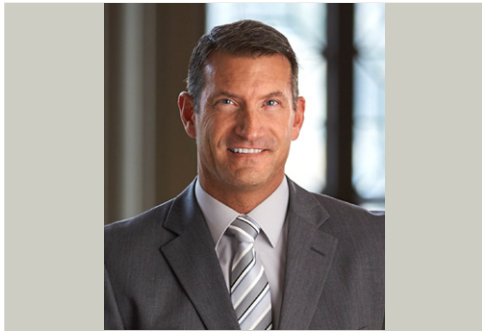
Susan is a Grand Rapids native. She has two children and enjoys spending time with family and being active outdoors.



LEADERSHIP PROFILE

RANDY R. HAHN, J.D.

SENIOR FIDUCIARY OFFICER & SUPERVISOR, THE TRUST COMPANY OF OXFORD™



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“Trust and estate fiduciaries are tasked with the highest duty of care to their clients, and I strive for that excellence and personal service in every aspect of my fiduciary role at Oxford.”

As Senior Fiduciary Officer & Supervisor, Randy Hahn provides management and oversight to The Trust Company of Oxford. Randy has over 16 years of experience in personal trust administration, including over 10 years as a senior manager for community banks and family offices.

Prior to joining Oxford, Randy was Senior Vice President and Trust Department Manager at Herring Bank in Amarillo, Texas. In that role he managed trust business and served as Chairman of the Trust Committee and 401(k) Committee.

After completing his undergraduate studies at Brigham Young University in Utah, Randy received his Juris Doctorate from the S.J. Quinney College of Law at the University of Utah. He was licensed with the State Bar of Texas in 1998.

Randy enjoys racquetball, the driving range, disc-golf, softball and other sports. He has three children and loves playing board games and kickball with them.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

RICHARD V. HALL, MBA, CFP®, CTFA, CWS®, CDFA®

MANAGING DIRECTOR



“ ”

“My guiding principle in serving clients is to always speak with integrity, sincerity and honesty. To be impeccable with your words shows strength of character and is exemplified in my commitment to excellence for my clients, family, friends and community.”

Richard Hall is a Managing Director with Oxford Financial Group, Ltd. Prior to joining Oxford in 2012, Richard was the Investment Director for PNC Bank in its Wealth Management division as well as an investment manager for Standard Federal Bank.

Having been in the financial services industry since 1995, Richard specializes in investment management, financial planning, estate planning and client service—advising high net worth individuals, families and institutions.

Richard is a graduate of Wayne State University with both a Bachelor of Science and a Master of Business Administration (MBA) with a focus on investment finance.

He is a Certified Financial Planner™ professional, as well as a Certified Trust and

Financial Advisor (CTFA), a Certified Wealth Strategist (CWS®) and a Certified Divorce Financial Analyst (CDFA®).

In 2010, Richard completed the United Way of Central Indiana Ardath Burkhart Governance and Management Series—an intense study of the governance and management issues facing nonprofit organizations around Central Indiana. He is a member of the Financial Planning Association and the Association for Corporate Growth.

Richard is involved in a number of additional charitable and community endeavors. He and his wife, Christina, live in Greenwood, Indiana with their three children.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

SUSIE E. HARPER

CLIENT RELATIONSHIP MANAGER



“ ”

“I am committed to providing each client the highest level of service while working with them to fulfill their financial goals and aspirations.”

Susie Harper is a Client Relationship Manager at Oxford Financial Group, Ltd. In this role, she works closely with clients to ensure the seamless coordination of services and implementation of their financial needs and goals.

Susie originally joined Oxford in 2007 as an Executive Assistant and has been promoted into several departments in the firm including Client Reporting, Implementation and, most recently, Client Service. Susie’s wealth of

knowledge around various aspects of the firm allows her to provide excellent service to each client and assist in all aspects of the clients’ planning and investing strategies.

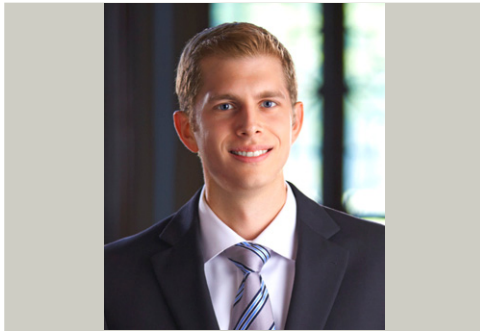
Prior to joining Oxford, Susie began her career with ProAssurance. She received her Bachelor’s degree in Finance from University of Phoenix and is currently pursuing her Certified Financial Planner™ professional designation.



LEADERSHIP PROFILE

BRET HORSFIELD, CFP®

CLIENT RELATIONSHIP MANAGER



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“I am committed to excellence and relevance in my work because clients deserve to have someone who is constantly learning and adding value to their financial well-being.”

Bret Horsfield is a Client Relationship Manager at Oxford Financial Group, Ltd. In this role, he partners with Managing Directors in the development of strategies in all areas of personal financial planning and investment related activities. Bret acts as a liaison to ensure the coordination of services and implementation of the financial needs of Oxford’s clients.

Bret originally joined Oxford in 2016 as a Family Office Specialist where he assisted in the development and analysis of fundamental financial documents for Oxford’s clients. He also collaborated in the research and preparation of relevant topics for client education materials, key client deliverables and comprehensive financial plans.

Prior to joining Oxford, Bret worked at JPMorgan Chase as a Branch Manager, where he managed a team of seven employees and helped grow the branch to nearly \$100 million in deposits and investments.

Bret attended the University of Louisville’s College of Business, where he graduated summa cum laude with a Bachelor of Science degree in Business Administration.

Bret grew up in Noblesville and currently lives in Indianapolis with his wife Megan and their two dogs. He enjoys playing golf with his family and cheering for his hometown teams, the Colts and the Pacers.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

CAMERON R. JOHNSON, MBA, CFA

SENIOR INVESTMENT STRATEGIST & OXFORD INVESTMENT FELLOW



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“In a world of tremendous volatility and economic uncertainty, I believe in the importance of adhering to the following three principles for investment success: maintaining a long-term perspective, understanding the difference between uncertainty and risk and continually assessing whether you are being adequately compensated for the risks you are accepting.”

Cam Johnson is a Senior Investment Strategist with Oxford Financial Group, Ltd. in the Minneapolis, Minnesota office. As an Oxford Investment Fellow, he is responsible for investment manager evaluation, asset allocation modeling and portfolio construction.

Cam has over 19 years of experience in the investment industry. Before joining Oxford, Cam was an investment principal at Lowry Hill where he was the lead portfolio manager for small cap equity strategy, a member of the Asset Allocation and Investment Strategy teams and developed the firm’s outsourced CIO model for foundations and endowments. He also led external manager due diligence

for marketable investment strategies. Cam served as an equity analyst with focus on institutional midcap growth portfolios and a long/short hedge fund.

Cam received a Master’s of Business Administration from the University of Notre Dame with concentrations in finance and accounting. He earned a Bachelor’s degree from Gustavus Adolphus College, with a major in financial economics. He became a Chartered Financial Analyst (CFA) in 1997 and is a member of the CFA Institute and the Twin Cities Society of Security Analysts.

Cam and his wife, Sarah, live in Minnetonka, Minnesota with their two children.



LEADERSHIP PROFILE

NICHOLAS S. KLEIN, MBA, CAIA

MANAGING DIRECTOR



“ ”

“Simply stated, I like to make people happy. As an advisor, I realize that instilling confidence, discipline and organization around a client’s financial life creates an impenetrable peace of mind.”

Nick Klein is a Managing Director with Oxford Financial Group, Ltd. In this capacity, Nick’s primary focus is providing exceptional client service for new and existing clients of Oxford. Nick leverages nearly a decade of experience in the investment industry to advise clients on their unique investment strategies and portfolios.

Prior to joining Oxford in 2014, Nick was an Associate Wealth Advisor for Bessemer Trust, where he developed and maintained relationships with the professional advisor community across 10 states. The majority of these clients were ultra-high net worth entrepreneurs and business owners. These relationships were primarily investment-centric, but also evolved around estate planning tactics and philanthropic advisory.

Before Nick joined Bessemer Trust, he spent time at Goldman Sachs where he advised financial professionals on asset allocation techniques, non-traditional asset classes and

risk diversification tactics. He worked with portfolios across traditional equity and fixed income disciplines, as well as within the alternative investments universe, directing capital to more efficient allocations.

During his time with both Goldman Sachs and Bessemer Trust, Nick was responsible for business development and investment strategy.

Nick earned his Bachelor’s degree in Business Administration and Finance from Miami University, Oxford, Ohio. He earned a Masters of Business Administration, with concentrations in Economics, Entrepreneurship and Finance from University of Chicago Booth School of Business. Nick was awarded the Chartered Alternative Investment Analyst (CAIA) designation in 2009, and is currently a Level III candidate for the Chartered Financial Analyst (CFA) designation. He previously held both the Series 7 and 63 licenses.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

CHRISTINE A. KREIPKE, MBA, CFP®

SENIOR INVESTMENT RESEARCH ANALYST



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“I am committed to providing those who work with defined contribution plans with a plan structure which will allow their participants the best opportunity to have the retirement savings needed to support their retirement dreams.”

Christine Kreipke is a Senior Investment Research Analyst with Oxford Financial Group, Ltd. In this role she focuses on defined contribution plans, working in all areas of the plans including preparation of recordkeeper RFPs, benchmarking, investment policy statements, manager fee analyses, fee equalization, manager recommendations and terminations as well as custom reporting needs. She also works with a variety of recordkeepers and third-party administrators (TPAs). In addition, Chris serves as a member of Oxford’s 401(k) subcommittee which governs the plans Oxford advises.

Chris joined Oxford in 2002 as part of the Investment Management Group. Prior to her current focus on defined contribution plans, she provided custom investment reports for clients to help them better understand the

funds that were being recommended and the performance of their portfolio as a whole.

A native of Indiana, Chris received a Bachelor of Science degree from Indiana University’s School of Medicine in Radiologic Sciences majoring in Radiologic Technology. She went on to receive her Masters of Business Administration from the University of Indianapolis, where she was elected as a member of Delta Mu Delta in recognition of high scholastic excellence. Chris is a Certified Financial Planner™ professional, earning this designation from the College for Financial Planning in 2012.

Chris lives in Zionsville, Indiana where she raised two sons. She enjoys taking walks with her Labrador Retriever, traveling to new places and visiting with family and friends.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

MICHAEL E. LARSON, MBA

CLIENT RELATIONSHIP MANAGER



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“I continually strive to strengthen the relationships I have with my clients and their families by providing an exemplary level of service that incorporates the individualized solutions they need to help them successfully achieve their goals.”

Michael Larson is a Client Relationship Manager with Oxford Financial Group, Ltd. In this capacity, Michael utilizes his 16 years of experience in the insurance, personal banking, brokerage trading and operations and investment advisory spaces to help meet his clients' unique goals.

Before joining Oxford, Michael was an Associate Portfolio Consultant at Charles Schwab & Co., Inc. In that role, he worked with high net worth clients to identify deficiencies in portfolio allocation, perform technical analysis, provide education on investment strategy and respond to his clients' service needs.

Michael graduated from Indiana University with a Bachelor of Arts in English Literature. He graduated from the University of Phoenix with a Master's Degree in Business Administration. He has received an Accredited Asset Management Specialist (AAMS) designation from The College for Financial Planning and he is currently studying for his Certified Financial Planner™ designation.

Michael, his wife Holly, and their three children Corinne, Danielle and Spencer reside in Indiana. Michael and his wife enjoy travel and being outdoors as much as possible.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

DAVID LEWIS, CFA, CAIA

SENIOR INVESTMENT STRATEGIST & OXFORD INVESTMENT FELLOW



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“Successful investment research requires a comprehensive assessment of qualitative and quantitative information specific to the manager, alongside an understanding of the current market environment. Our deep professional experience, integrated with a thorough and well-resourced effort, allows us to identify best-in-class strategies for client portfolios.”

David Lewis is a Senior Investment Strategist and Oxford Investment Fellow with Oxford Financial Group, Ltd. In this role he is responsible for sourcing and researching private market opportunities.

Before joining Oxford, David led alternative investment research for William Blair’s private wealth management business. David focused on real estate, natural resources, private equity and hedge funds. He was responsible for the full life-cycle of each investment including sourcing, conducting rigorous due diligence, educating investors and the ongoing monitoring of each opportunity. His other professional experience includes private market and specialty finance research for a multi-family investment office, and

recommending investment strategies and asset allocation to the board of directors at Rotary International and the Rotary Foundation.

David graduated from the University of Wisconsin with a Bachelor of Science degree in Economics with Mathematical emphasis. He is a holder of the Chartered Financial Analyst® designation (CFA® charterholder) and was awarded the Chartered Alternative Investment Analyst (CAIA) designation in 2010. David is a member of the CFA Society of Chicago.

David and his wife live in Evanston with their two children. David enjoys golf, theatre and spending time with his family.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

DEBBIE MARTZ, CFP®

SENIOR WEALTH PLANNER



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“My ability to help provide harmony between estate, retirement, investment, income tax, cash flow and insurance planning is key in serving our clients in the most effective way possible.”

Debbie has served in Oxford Financial Group, Ltd.’s Family Office Services group for over 30 years. In her role as a Senior Wealth Planner, Debbie creates comprehensive financial plans covering retirement and cash flow planning, Monte Carlo modeling, college funding, life insurance, property and casualty insurance and estate planning. She also performs trust and retirement account distribution calculations, serves as lending liaison with Oxford’s lender relationships, addresses Social Security and Medicare issues and researches and writes articles spanning a broad array of financial planning issues.

Debbie received a Bachelor of Science degree in Forensic Studies from Indiana University but soon changed her career path to financial services, working in the reconciliations

department of a bank. While there, she played an instrumental part in the bank’s transformation to more sophisticated computer systems. Upon joining Oxford in 1985, Debbie played a similar key role in upgrading the firm’s systems. She obtained her Certified Financial Planner™ certification in 1990 to support her role of creating projections, illustrations and recommendations to cover all areas of a client’s financial life.

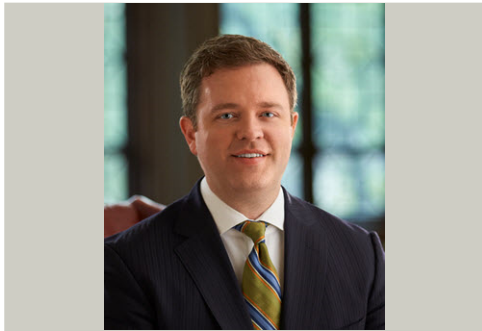
Debbie is a long-time Carmel resident. She enjoys spending time with her son and extended family members and friends, as well as music, long walks with her two rescue dogs and gardening.



LEADERSHIP PROFILE

TRENT M. MAUS

DIRECTOR, RELATIONSHIP MANAGEMENT



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“The entire relationship management team and I are passionate about understanding each client’s unique and often complex situation so that we provide communications and solutions that seamlessly meet their ever-evolving needs.”

Trent Maus is the Director, Relationship Management for Oxford Financial Group, Ltd. He has over a decade of experience in the financial services industry partnering with advisors and colleagues to deliver the highest quality service and solutions for clients. Trent oversees the firm’s relationship management group which is focused on leveraging Oxford’s extensive team of experts to assist in meeting client’s long-term financial goals. Trent and his team are dedicated to identifying, supporting and advocating for the needs of clients on a daily basis.

Prior to joining Oxford, Trent served as a Vice President and Client Service Manager at J.P. Morgan Private Bank, where he managed the

day-to-day activities for a team of client service associates. His responsibilities also included developing and maintaining relationships with clients, advisors, product partners, compliance teams and the operations groups.

Trent earned a Bachelor of Science degree in Financial Planning and Counseling from Purdue University in West Lafayette, Indiana.

Trent and his wife Julie live in Carmel, Indiana with their young son. Trent enjoys fishing, being outdoors and spending time with family and friends.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

EILEEN M. MCCAULAY, J.D., CTFA

SENIOR FIDUCIARY OFFICER, THE TRUST COMPANY OF OXFORD™



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“My goal is to assist families in achieving their vision for the future, providing for protection as well as growth in their estates. Wealth creates freedom with responsibilities. We aspire to enhance the former for our clients while we, as Trustee, tame the latter.”

Eileen McCaulay is a Senior Fiduciary Officer with The Trust Company of Oxford. Eileen has more than 12 years of experience with private client services, having previously administered personal trusts and private foundations for large banks. She currently serves as a member of the Trust Investment Policy and Strategy Committee.

Eileen’s role is to draw upon the resources of Oxford Financial Group, Ltd. to help trust clients achieve their financial goals within the framework of their trust document. Her close consultation with each Oxford Managing Director, along with her ongoing relationships with attorneys and accountants, allows Eileen

to utilize Oxford’s comprehensive wealth management team to benefit The Trust Company of Oxford’s clients. Eileen is committed to Oxford’s tradition of providing the best possible service to the firm’s family of clients.

After completing her undergraduate studies at The College of Mount St. Joseph in Cincinnati, Eileen pursued her J.D. at the Salmon P. Chase College of Law of Northern Kentucky University and is admitted to the practice of law in Ohio.

Eileen earned her Certified Trust and Financial Advisor (CTFA) designation in 2007.



LEADERSHIP PROFILE

SUE A. MCMILLEN, MBA, SPHR®, CEBS

CHIEF TALENT OFFICER



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“The core strength of Oxford Financial Group is the cadre of mindful, talented associates whose knowledge, dedication and experience, combined with their collective commitment and vision, help our clients reach their goals.”

Sue McMillen is the Chief Talent Officer for Oxford Financial Group, Ltd. She is responsible for all human resource strategies including talent acquisition, organizational development, leadership development, performance management, corporate culture and total rewards. She also provides oversight and executive leadership for the Business Development and Marketing teams. Sue is a shareholder and serves on the Senior Management Committee and the Ethics Committee.

Sue has extensive experience in training and development, organizational change, employee relations, employee communications, compensation and benefits administration, affirmative action and employment law. Sue was recognized for her excellence in performance by being awarded the Oxford Financial Group, Ltd. 2011 CEO Salute Award. Sue’s vast experience has given her keen insight into the needs and issues of

organizations ranging from smaller, privately held organizations to Fortune 500 companies.

Prior to joining Oxford, Sue accrued more than 20 years experience in the financial services industry in human resources, senior leadership and operations positions.

Sue graduated from Valparaiso University with a Bachelor’s degree in Business Administration with a concentration in Human Resources. She obtained her Master’s degree from Indiana University and graduated from the Stonier Graduate School of Banking at Georgetown University. She has earned both her Senior Professional in Human Resources (SPHR®) and Certified Employee Benefits Specialist (CEBS) designations. The International Foundation of Employee Benefits has certified her as a Group Benefits Associate (GBA). Sue is also a member of the Society for Human Resource Management (SHRM®).

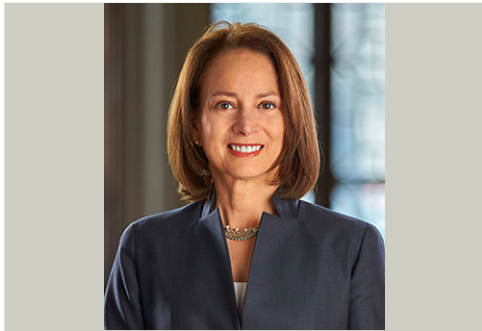


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

KAREN H. MERSEREAU, CPA/PFS, CFP®, CIMA®

MANAGING DIRECTOR



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“Investments should never be managed in a vacuum, but rather, coordinated with an individual’s or institution’s financial objectives and legacy goals. Coordinated efforts, incorporating all elements of wealth planning, are the best avenue for successfully achieving financial goals.”

Karen Mersereau is a Managing Director with Oxford Financial Group, Ltd. In her role, Karen works closely with families to develop optimal financial, investment, tax and estate planning strategies. Through these strategies, she assists clients in reaching their financial goals and preserving family wealth. Karen’s background also lends itself well to addressing the needs of Oxford’s institutional clients, including endowments, foundations and other tax-exempt pools of assets.

Before joining Oxford in 2010, Karen was a managing director of KSM Capital Advisors, a registered investment advisor, and a partner with Katz, Sapper & Miller specializing in wealth planning for high net worth clients. Karen has significant experience working with owners of closely-held businesses incorporating strategic pre-exit planning to transfer wealth and enhance their desired legacy. She enjoys working with business owners both pre- and post-sale to bring value at all stages of their business succession planning.

Karen has a Bachelor’s degree in Accounting from Indiana University and a Master’s degree in Taxation from Pace University in New York. She holds the designation of Certified Public Accountant (CPA) and Personal Financial Specialist (PFS) from the American Institute of Certified Public Accountants, of which she is a member. She is also a member of the Indiana CPA Society (INCPAS), is a Certified Financial Planner™ professional and holds the Certified Investment Management Analyst (CIMA®) designation from the Investment Management Consultants Association.

Karen’s financial acumen is also tapped in community service work. She is currently serving on the board of directors of the Indianapolis Symphony Orchestra and has previously served as treasurer. In the past, she has been a member of the Riley Children’s Foundation Women’s Network Advisory Group and served as a member and treasurer of the Board of Governors of the Richard G. Lugar Excellence in Public Service Series.

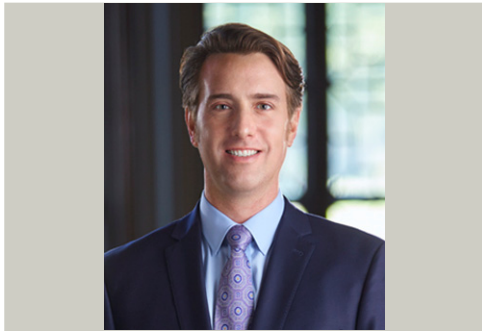


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

MATTHEW MOHLMAN, J.D.

DIRECTOR, COMPLIANCE & LEGAL AFFAIRS



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“Oxford is committed to maintaining the highest ethical standards in its mission to deliver exceptional service to its clients.”

Matthew Mohlman is the Director, Compliance & Legal Affairs for Oxford Financial Group, Ltd. He provides Oxford with extensive legal and compliance experience in the financial services industry. Matthew brings with him a deep knowledge of how to effectively run investment management firms and implement tailored compliance programs.

Prior to joining Oxford, Matthew served as General Counsel and Chief Compliance Officer for an asset management firm in Chicago. He earned a Juris Doctor from the American University College of Law with a concentration in financial regulation. During his time in Washington, he interned at both

the Securities and Exchange Commission and the Commodities Futures Trading Commission. He is a member of the bar in both New York and Illinois.

Matthew earned a Bachelor of Arts from Xavier University and a Master of Arts from Texas A&M University. He has held numerous securities licenses including the Series 3, 4, 7, 9, 10, 24, 53, 65 and 66. Additionally, he serves on the Board of Advisors for Catholic Charities of the Archdiocese of Chicago.

Matthew was born and raised in Indiana and has three young daughters and a son with his wife, Joan.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

STEPHANIE S. NELSON

CLIENT RELATIONSHIP MANAGER



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“I am dedicated to being an instrumental part of the process in helping clients obtain their financial goals by providing the utmost level of service.”

Stephanie Nelson is a Client Relationship Manager at Oxford Financial Group, Ltd. In this role, she works with clients to ensure the seamless coordination of services and implementation of their financial strategies.

Stephanie joined Oxford in 2012 and has been an integral member of our Client Service team, previously holding the positions of Client Service Specialist and Client Service Coordinator. She spent several years as a member of Oxford’s Family Office Services team as a Family Office Analyst, where she prepared financial statements, performed related analysis and prepared deliverables for

client meetings. Prior to coming to Oxford, Stephanie gained valuable insurance experience working for a risk management firm.

Stephanie is a graduate of Indiana University’s Kelley School of Business where she received a Bachelor of Science in Business Administration, majoring in finance. She is currently pursuing the Certified Financial Planner™ certification.

Stephanie lives in the Indianapolis area and enjoys traveling, trying new restaurants and spending time with family and friends.

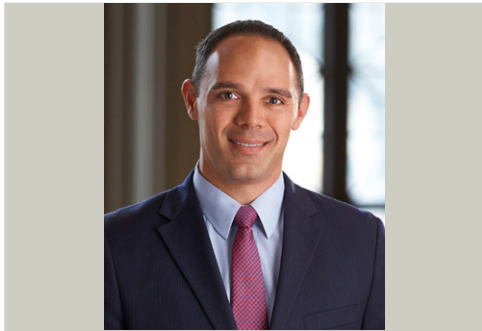


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JARED A. NISHIDA, CFA

SENIOR INVESTMENT STRATEGIST & OXFORD INVESTMENT FELLOW



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“An effective asset allocation process includes the consideration of fundamental macroeconomic research, technical market data, behavioral finance and valuation. These factors help shape the active positioning of a portfolio within the confines of a strategic long-term allocation.”

Jared Nishida is a Senior Investment Strategist with Oxford Financial Group, Ltd. where he serves as a member of the Oxford Investment Fellows.

Before joining Oxford in 2010, Jared was an investment analyst at KSM Capital Advisors, LLC (KSMCA), a registered investment advisor. In his role, Jared directed the research efforts for the firm and was a member of the Investment Committee. He also guided the management of KSMCA’s discretionary portfolios and assisted in client meetings.

As an investment strategist at Oxford, Jared’s main responsibilities are investment research,

manager due diligence and developing customized asset allocations. His expertise also includes addressing investment issues with clients and advising on specific portfolio questions. In addition, Jared helps oversee implementation in all phases of the investment management process.

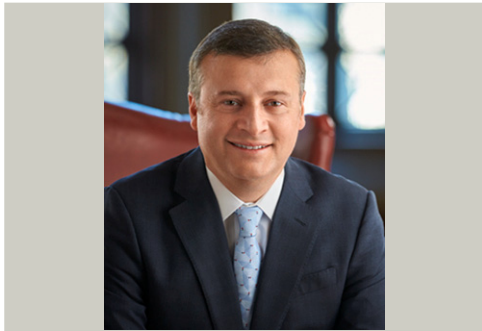
A graduate of Taylor University, Jared holds a Bachelor’s degree in Business Administration. He holds the Chartered Financial Analyst (CFA) designation and is a member of the CFA Society of Indianapolis.



LEADERSHIP PROFILE

MARCOS NOGUÉS, MBA, CFA

CHIEF INVESTMENT OFFICER & OXFORD INVESTMENT FELLOW



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“My focus and that of Oxford’s entire investment team is to fully analyze and understand the technical considerations of all investment opportunities and to craft solutions designed to help each client achieve their desired outcomes and aspirations.”

Marcos Nogués is the Chief Investment Officer for Oxford Financial Group, Ltd. Marcos manages the Oxford Investment Fellows and is a member of the Oxford Investment Board. His primary responsibility is to lead the firm’s investment management team and develop the long-term vision, policy and strategy for Oxford’s investment services practice.

Prior to joining Oxford, Marcos was Managing Director of Investments at Mirador Family Wealth Advisors, the family-office division of Fifth Third Bank. In that role he led an investment team focusing on the needs of families with net worth greater than \$50 million. The team was responsible for the development, oversight and communication of all investment activities.

Previous to Mirador, Marcos built and managed Bank of America’s institutional investment strategy and solutions team,

the outsourced CIO business for the firm. Additionally, he led asset allocation teams for LaSalle Bank and U.S. Trust.

Marcos received his Bachelor of Arts degree in Economics from the University of Maryland, College Park. He received his Master of Science degree in Finance from Universidad del CEMA in Buenos Aires, Argentina. He went on to complete his MBA at the University of Chicago.

Marcos lives in Indianapolis with his wife Val and their two sons. As a family they enjoy sailing, skiing and travel, including a yearly trip to Argentina to visit family.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

EUGENE K. PARK

CLIENT RELATIONSHIP MANAGER



“ ”

“I strive to ensure every client’s needs are met and that they are in a position to reach all of their goals with the highest level of success.”

Eugene Park is a Client Relationship Manager at Oxford Financial Group, Ltd. In this capacity, Eugene works closely with his clients to ensure the seamless coordination of services and implementation of their financial needs and goals.

Eugene joined Oxford in February of 2003 as a Trader with the Investment Implementation Group and was promoted to Savile Row Project Manager in 2006. He was promoted to Client Relationship Manager in October 2014.

Eugene was previously employed as a registered representative with Charles Schwab, where his primary responsibilities involved trading securities while providing a high level of customer service for a dedicated group of active traders. He has held both Series 7 and Series 63 licenses.

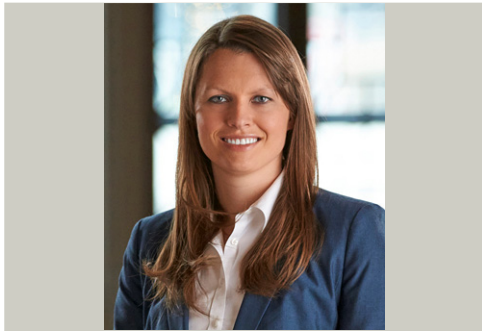
Eugene received his Bachelor’s degree in Communication with a minor in Economics from The Ohio State University.



LEADERSHIP PROFILE

KEENAN PIERCE CALL, J.D.

WEALTH STRATEGIST



“ ”

“I take pride in illustrating the key components of a client’s current estate plan to provide an understanding of the foundation and the infrastructure to make enhancements to meet their long-term planning goals.”

As a Wealth Strategist, Keenan serves as a technical resource within the Family Office Services team. Her primary focus is working to illustrate clients’ current estate plans to provide them with a clear picture of where they stand today and targeted strategies that can help them accomplish their future estate planning goals.

Prior to joining Oxford, Keenan worked in the legal, accounting and real estate fields. Her prior professional roles bring breadth and depth to her role as a Wealth Strategist.

Keenan earned her Bachelors of Arts degree in Economics and Legal Studies from

Manhattanville College, where she graduated magna cum laude. She then earned her Juris Doctor from Indiana University’s Robert H. McKinney School of Law with a course emphasis in the fields of business and taxation in 2008. Keenan is admitted to practice law in the state of Indiana and is a member of the Indianapolis Bar Association.

Keenan has been an Indianapolis resident for over thirteen years. She enjoys traveling with her husband, spending time with her dog and participating in outdoor activities.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

MISSY A. REICHERT, CFP®

CLIENT RELATIONSHIP STRATEGIST



“ ”

“One of my core beliefs has always been to do what is in the best interest of my clients. Not only is that my belief, but it is the belief of the entire Oxford organization. I want my clients to feel confident that each and every day I will be working diligently to help them attain their financial goals.”

Missy Reichert joined Oxford Financial Group, Ltd. in April of 2008 and serves as a Client Relationship Strategist. In this capacity, she works closely with her clients in the development of their financial goals, offering recommendations and following implementation strategies through to fruition.

Prior to joining Oxford, Missy was a portfolio management associate with National City Bank where she provided support for both the senior investment officer and another portfolio manager in the private client group.

She has also worked for Smith Barney and Huntington National Bank. In her prior positions, Missy held the Series 6, Series 7, Series 63 and Life and Health Insurance licenses.

In 2012, Missy obtained her Certified Financial Planner™ designation.

Missy graduated from Ball State University where she received a Bachelor's degree in Finance.

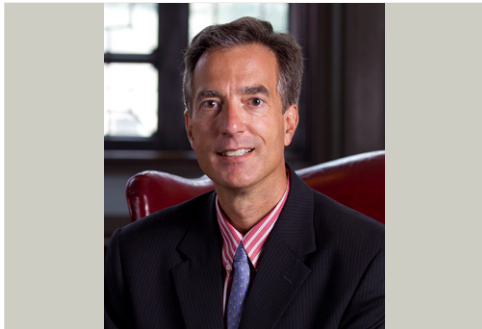


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

PETER N. REIST, CPA/PFS, AIF®

MANAGING DIRECTOR



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“The highest compliment one can receive is a referral from a satisfied client. As I have a fiduciary obligation to work for my client’s best interests, my goal is to be their trusted advisor.”

Peter Reist is a Managing Director with Oxford Financial Group, Ltd. In his role, Peter provides personal financial planning and private office services to executives and high net worth families. By using his financial, tax and estate expertise, he focuses on each client to individualize a plan to meet specific goals within their risk tolerance. Peter’s background also lends itself well to addressing the needs of Oxford’s institutional clients, including endowments, foundations and other tax-exempt pools of assets. He also applies his financial acumen as a frequent presenter of financial planning seminars to executives, entrepreneurs and employee groups.

Prior to joining Oxford, Peter was a managing director with KSM Capital Advisors, LLC, a registered investment advisor. There, he worked closely with clients on a variety of income and estate planning matters.

Peter was also a tax partner at Katz, Sapper & Miller, where he had been employed since 1988. Prior to that, he was a public accountant with Price Waterhouse.

His years of experience in federal, state and real estate taxation involving individuals, S-corporations and partnerships allow him to draw on that expertise for his clients’ benefit.

A graduate of Manchester College, Peter holds a Bachelor of Science degree in Accounting and is a Certified Public Accountant (CPA), Personal Financial Specialist (PFS) and an Accredited Investment Fiduciary (AIF®). He is a member of the American Institute of Certified Public Accountants (AICPA), the Indiana CPA Society (INCPAS), and Fi360.

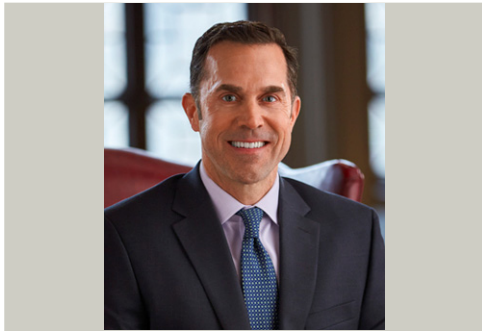
Peter is a board member of the Carmel Clay Public Library, the Indiana Repertory Theatre and St. Mark’s United Methodist Church Finance Committee. In addition, he is a member of the Professional Advisor Leadership Council for the Central Indiana Community Foundation and has been active with the American Cancer Society for over twenty years.



LEADERSHIP PROFILE

SCOTT F. REWEY, MBA, CFP®

MANAGING DIRECTOR



“ ”

“Our clients demand value, diligence and a long-term aptitude. My passion is the partnership I enjoy with families; being their steward while providing completely objective, quality solutions. I believe our partnership requires trust and mutual understanding to guide clients into the future and to execute their MasterPlan.”

Scott Rewey is a Managing Director with Oxford Financial Group, Ltd. His primary focus is utilizing Oxford’s resources to offer unique outcome-based solutions for high net worth families. Scott’s accomplished background leverages more than twenty years of top-level investment experience along with investment banking expertise to assist clients in all aspects of their financial lives.

A graduate of the University of Wisconsin, Scott earned a Bachelor of Arts in Economics and a Masters of Business Administration in Finance. He also is a Certified Financial Planner™ professional. After attaining his MBA he worked with Royal Bank of Canada’s (RBC) investment banking division for over ten years in the capital markets in Europe and the US. His experience also includes serving as an investment officer for a multi-family office coordinating research, advising on complex portfolio allocation and serving on the firm’s investment committee.

Prior to joining Oxford, Scott spent nine years as a Managing Director with Whitebox

Advisors, a globally focused asset manager specializing in alternative investment solutions for large institutions and substantial investors. He was a recognized expert and had responsibility for some of the firm’s largest relationships, many of whom had more than a billion dollars of net worth. His expertise covered a diverse client base comprised of consultants, institutions, family offices and ultra-high net worth individuals throughout North America and Europe. Scott was also responsible for communicating much of the firm’s thought leadership and market views on a wide range of investment strategies and technical concepts.

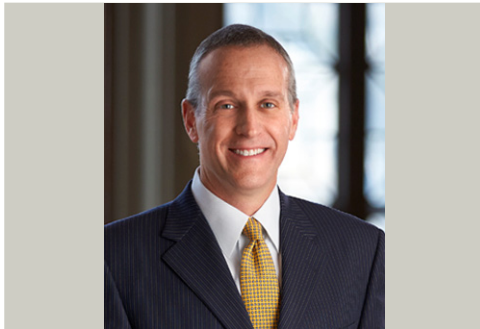
Scott lives in Edina, Minnesota with his wife Kirsten and three children. He enjoys traveling with his kids, spending time at his family cabin in Wisconsin and taking an active role in the community including volunteering to feed the underprivileged and working with numerous other philanthropic organizations.



LEADERSHIP PROFILE

MICHAEL A. ROSEN, MBA

MANAGING DIRECTOR OF PRIVATE EQUITY



“ ”

“Our Mayfair investment strategy, like our other alternative strategies, creates a true partnership with a complete alignment of interests. Our clients and management teams have come to expect this and appreciate the value it provides. It is one of many offerings that makes Oxford truly unique.”

Mike Rosen became Oxford Financial Group, Ltd.’s Managing Director of Private Equity in 2005. This role was created in direct response to increasing market need and client expectations for private equity investment options—more specifically, direct private equity investments. This role significantly enhanced the firm’s already established and highly reputed private equity investment initiatives. Mike is a shareholder and is chair of the Mayfair Investment Committee.

The Mayfair initiative focuses on creating direct private equity vehicles, primarily in the form of limited liability companies (LLCs) for high-end investment opportunities. Under Mike’s direction, the direct private equity initiative creates investor groups for the purpose of pursuing majority investments in privately held companies.

Mike brings a distinguished background in both acquisition experience and financial advisory roles. Prior to Oxford, he served as

managing director of Hillenbrand Capital Partners. He was responsible for leading projects to analyze, invest in and monitor privately held companies and investment partnerships, as well as issues related to more liquid investments. Prior to that, he was associate director of the mergers and acquisitions group of Banc One Capital Markets, Inc. Mike focused on advising middle market companies on a variety of growth and liquidity opportunities.

Mike’s mergers and acquisition experience also includes executive positions with Hillenbrand Industries and NatCity Investments.

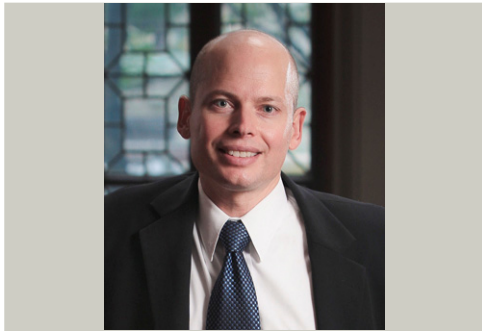
Mike received his Bachelor’s degree in Business Administration from Butler University and his Master’s degree from the University of Notre Dame. Mike continues to be involved in numerous community and not-for-profit organizations.



LEADERSHIP PROFILE

ROBERT L. SCHAEFER, CFA, CFP®

DIRECTOR OF INVESTMENT RESEARCH & OXFORD INVESTMENT FELLOW



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“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.”

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

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.

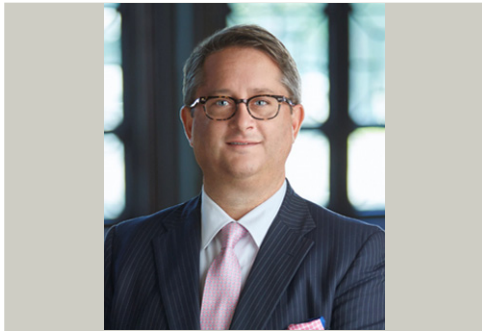
Bob earned the Chartered Financial Analyst (CFA) designation in 1994, widely regarded as the premier designation for investment professionals, and became a Certified Financial Planner™ in 2000. Bob is a current member and former president of the CFA Society of Indianapolis.



LEADERSHIP PROFILE

TY SCHLOBOHM

MANAGING DIRECTOR



“ ”

“Clients develop trust through the consistency of surpassing expectations. I believe that is the true differentiator.”

Ty Schlobohm is a Managing Director with Oxford Financial Group, Ltd. He has over 20 years of experience in the financial services industry that includes a deep understanding of the dynamics of mergers and acquisitions, complex trust and estate planning and multifaceted alternative investment structures. Ty specializes in helping institutional and family clients utilize Oxford’s resources to address many of their financial and life issues.

Prior to joining Oxford, Ty served as Senior Vice President at U.S. Trust. In this role, he led a team of professionals in the areas of trust administration, investment management, philanthropic planning, banking and wealth strategy. He also has experience

with a prestigious New York based hedge fund and a Minneapolis based boutique investment banking firm.

Ty has been featured in *The New York Times* with appearances on *CNBC* and *CNN* and has been selected on numerous occasions as a member of the *Minneapolis Star Tribune’s* “Year-End Roundtable”. He currently serves on the board of HighPoint Center for Printmaking and is an active committee member of the Minneapolis Institute of the Arts.

Ty earned his Bachelor of Arts degree in Economics from St. Lawrence University. He lives in Orono, Minnesota with his wife Molly and their two daughters.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

ERIN M. SIKORSKI, CFP®

OPERATIONS MANAGER



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“Each day, there is an opportunity to deliver solutions that will enhance our clients’ financial well-being. Being part of a firm that fosters innovation and creative thinking provides us with the ability to offer custom strategies to assist our clients in achieving their unique goals.”

Erin Sikorski is Operations Manager at Oxford Financial Group, Ltd. In this role, her primary focus is ensuring that Oxford consistently provides a seamless client experience by coordinating client service operations as well as portfolio construction and execution. She also manages custodial relationships, adding value for clients through these strategic partnerships. In addition, Erin serves as Chair of Oxford’s women’s initiative, the Cambridge Society, whose mission is to “empower, educate and support the women of Oxford.”

Erin joined Oxford in 2006 as a Client Reporting Analyst. Since then she has been an integral part of the firm working in

Investment Implementation and Portfolio Strategy.

Erin graduated from Indiana University’s Kelley School of Business with a Bachelor of Science degree in Business, majoring in Finance. She is a Certified Financial Planner™ professional and is currently pursuing the Chartered Financial Analyst® (CFA) designation.

Erin is an Indiana native and resides in Zionsville with her husband Jeff and their two young sons. She is an avid runner and has a passion for exploring the world, reading and spending time with family and friends.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

J.P. SIMMONS

CHIEF PRACTICE DEVELOPMENT OFFICER



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“I believe that excellence in the art of advice can only be achieved when we apply our best intelligence, ethics and personal care consistently throughout the key events and continual journey of those who partner with us. Our real value to our clients can be found in the superior quality of our solutions and our commitment to challenge ourselves on that measure.”

J.P. Simmons is Chief Practice Development Officer at Oxford Financial Group, Ltd. In this capacity, J.P. works with our Managing Directors helping them in the management of their practice and to ensure the firm provides an Oxford quality experience.

J.P. has more than 24 years of experience in the investment industry with a unique mixture of capabilities. He has served as a consultant to Registered Investment Advisor (RIA) firms and also directly with business owners and ultra-high net worth individuals providing planning and investment advice. His professional background includes owning his own RIA, working as a vice president with Neuberger Berman and functioning as a director for a Texas based multi-family office.

Prior to joining Oxford, J.P. served as Managing Director for Business Consulting

with Charles Schwab Advisor Services™, where he and his team executed practice management consulting initiatives with RIA's across the country.

J.P. has a Bachelor's degree from Indiana University. He frequently speaks on numerous topics including RIA practice management, business succession and the nature of new wealth in the marketplace at numerous professional organizations, educational groups and societies across the country.

J.P. lives in Carmel with his wife Sherry and their daughters Madison and Mia. He enjoys spending time with family, outdoor sports and scuba diving.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

SCOTT M. SIMMONS, J.D., LL.M.

SENIOR WEALTH STRATEGIST



“ ”

“Working with and assisting clients and their families to understand the strategies available to accomplish their personal goals is my professional goal.”

As a Senior Wealth Strategist, Scott serves as a technical resource for Oxford Financial Group, Ltd.’s Family Office Services team, clients and Managing Directors. He brings two decades of experience working with clients and advisors to develop strategies for tax and estate planning. His primary focus is working with Oxford’s clients to review and understand their current tax, trust and estate goals and working with clients and their advisors to create strategies to accomplish those goals and efficiently minimize the effects of taxes, administration delays and transfer costs associated with their wealth transfer plans.

Prior to joining Oxford, Scott served as a Wealth Strategist at Charles Schwab. While there, he worked with clients throughout the country providing education and

understanding of various trust, tax and estate planning strategies, developed and gave presentations on estate planning and transfer strategies and served as an internal resource and partner for materials related to tax, estate and financial planning issues.

Scott received his Bachelor of Science degree in Business Administration from Arkansas Tech University. He received his Juris Doctor from the University Of Arkansas School of Law, and his Master of Laws in Taxation from the University of Denver. Scott is a licensed attorney in the state of Arkansas.

Scott lives with his wife and daughter in Fishers, Indiana. He enjoys taking advantage of the sporting, recreational and cultural activities that the Indianapolis area has to offer.



LEADERSHIP PROFILE

JEFFERY H. STROMAN, CPA (Inactive)

CHAIRMAN OF THE OXFORD INVESTMENT BOARD



“ ”

“I believe in utilizing the extensive experience, judgment and expertise of our Chief Investment Officer and each member of the Oxford Investment Fellows to develop asset allocation policy, strategy and unique solutions that are the foundation of Oxford’s investment advisory service.”

Jeff Stroman serves Oxford Financial Group, Ltd. as Chairman of the Oxford Investment Board. In this role, Jeff leads Oxford’s planning, oversight and supervision of both the Chief Investment Officer and the Oxford Investment Fellows. Jeff also serves as a member of Oxford’s Board of Directors and the Value Council.

Prior to his transition to Chairman of the Oxford Investment Board, Jeff served as Oxford’s Chief Investment Officer. Prior to that, he spent over 25 years advising clients and coordinating the Managing Directors within the investment services practice. Jeff’s client service responsibilities included advising institutions, private trusts and families.

Jeff graduated with academic distinction from Mississippi State University (MSU), where he lettered four years on a basketball scholarship while completing a Bachelor’s degree from the MSU College of Business and Industry. After graduation, he worked with a Big Eight public accounting firm and also received his Certified Public Accountant (CPA) certificate. He later served as a financial analyst for Stokely-Van Camp and as a successful investment broker. Immediately prior to joining Oxford, Jeff served as a branch manager for a New York Stock Exchange brokerage firm.

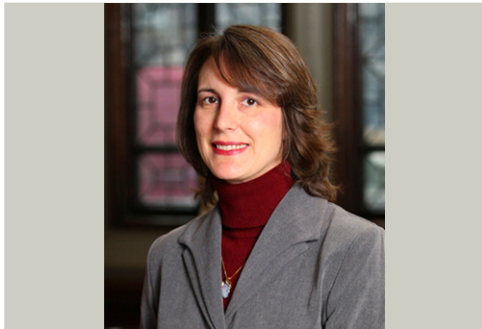


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

KARA J. TALBOTT, MSIA, CPA/PFS, CFP®

SENIOR WEALTH STRATEGIST



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“Excellence is a continual journey. To be successful on this journey, we must truly care about the people involved—both our clients and our associates—and have passion for what we do each day.”

As Senior Wealth Strategist at Oxford Financial Group, Ltd., Kara acts as the technical director for Family Office Services and often meets with outside advisors who are a part of the overall planning team for clients. Her primary focus is on creating trusts and estate strategies tailored to the specific needs and desires of Oxford’s clients.

Kara has been with Oxford for over 15 years and serves as chair for Oxford’s Family Office Technical Strategy Committee.

Prior to joining Oxford, she spent eight years in the tax department of Ernst & Young, LLP. While there, Kara worked with clients on estate and financial planning issues, reviewed complex income and gift tax returns and developed presentation and internal materials related to a variety of estate and gifting strategies. This experience allowed her to

develop the gift, estate and tax technical skills to provide high-level planning support to Oxford’s client service teams.

Kara graduated from Purdue University’s Krannert School of Management with a Bachelor’s degree in Accounting and Finance, as well as a Master of Science in Industrial Administration. She has earned both the CPA/PFS and Certified Financial Planner™ designations and is a member of the American Institute of Certified Public Accountants (AICPA) and the Indiana CPA Society (INCPAS).

Kara is a member of her local church where she serves as an Elder. She enjoys activities within the church and with her husband and two children. Kara also serves on the Planned Giving Committee for the YMCA of Greater Indianapolis.

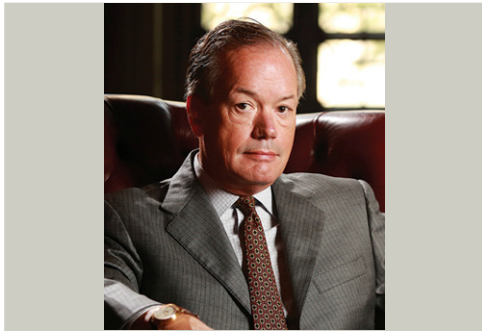


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JEFFREY H. THOMASSON, MBA, CFP®

CHIEF EXECUTIVE OFFICER & MANAGING DIRECTOR



“ ”

“I sincerely appreciate the fact that our clients expect and demand value for their money—and they’re absolutely correct in doing so. The keystone of our firm is to provide quality, objective solutions to our clients in a consistent and thoughtful manner. This is not only our professional approach—it’s my personal commitment.”

Jeff Thomasson is the CEO and a Managing Director of Oxford Financial Group, Ltd., which he founded in 1981 upon receiving his MBA from the Indiana University Graduate Business School.

Jeff’s primary focus is the continued success of Oxford. His time and expertise are devoted to the coordination and overall strategic direction of Oxford, and serving individual family clients toward achievement of their comprehensive financial and investment planning goals through tailored solutions.

Jeff is a member of the YPO Gold and Chief Executives Organization and serves on the board of POLYWOOD® and numerous family foundations. Previously, he served on the boards of Ontario Systems, Parkway Company,

Pay Link Payment Plans of Chicago, Illinois, Leadership Network of Dallas, Texas, Union Federal Bank, Indiana Bancshares, Waterfield Mortgage Corporation, Flight Options, Syndicate Systems, The Hudson Institute, Park Tudor School, Indiana Repertory Theatre and the Indianapolis Symphony Orchestra.

Involved in numerous private foundations, Jeff thoroughly enjoys philanthropy. Through the Thomasson Foundation, he and his family have awarded hundreds of scholarships to deserving college students over the last several years. Jeff provides two annual scholarships to graduating Zionsville High School seniors in honor of Lloyd and Jane Taylor, as well as the Oliver L. Warner Educational Scholarship he provides through the Boone County Community Foundation.



LEADERSHIP PROFILE

MARTI J. TOBAR

PRIVATE FAMILY SERVICES SUPERVISOR



“ ”

“I strive everyday to ensure that each client’s goals, needs and priorities are met in a timely and efficient manner.”

As Private Family Services Supervisor, Marti Tobar is responsible for overseeing the multitude of services Oxford Financial Group, Ltd. provides their Private Family Service clients. These services include bill paying, budget and expense tracking, compilation of monthly and/or quarterly reports, personal concierge services, coordination and care for home services in lieu of a caretaker, recordkeeping of charitable donations and maintaining tax information for clients.

Prior to joining Oxford, Marti was Staff Accountant for Lighthouse Academies, Inc. where she assisted the Controller and

provided accounting and bookkeeping support for four different charter schools. Previously, Marti held positions as a bookkeeper and controller for companies serving the educational industry.

Marti graduated from the University of Dayton with a Bachelor of Science degree in accounting.

An empty nester with three grown daughters, Marti and her husband enjoy boating, riding their bikes and taking their dog, Kahli, on long walks.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

LORELEI M. TOLSON, CPA/PFS, CFP®, CIMA®, CEPA, CEXP™

MANAGING DIRECTOR



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“I believe the most important aspect of the client-financial advisor relationship is trust. Trust is earned by delivering impeccable client service year after year; by honoring client confidentiality; by being respectful, honest and responsive; by being proactive and engaging clients with new and fresh ideas; and by continually striving to exceed expectations.”

Lorelei M. Tolson is a Managing Director at Oxford Financial Group, Ltd. In addition to serving clients and developing new business, Lorelei heads up Swindon Transition Counsel—a service for business owners who seek an orderly, financially sound and tax efficient transition of the ownership, management and/or control of their business. As evidence of her expertise in working with business owners, Lorelei holds two of the most highly respected credentials in exit planning—the Certified Exit Planning Advisor (CEPA) and the Certified Exit Planner (CEXP™) designations. She also assists high net worth families with financial and investment solutions.

Prior to joining Oxford in 2007, Lorelei served as Senior Manager in the Personal Financial Services Group of Ernst & Young, LLP’s Tax Department. In this role, she assisted business owners and high net worth individuals and families with tax and financial planning.

Lorelei has a Bachelor of Science degree from Butler University, where she graduated cum laude with high honors in Accounting.

Other designations Lorelei holds include Personal Financial Specialist (PFS), Certified Financial Planner™ and Certified Investment Management Analyst (CIMA®). She graduated with honors from the Cannon Financial Institute’s Trust Tax School held at the University of Notre Dame. In addition, she successfully completed the Certified Investment Management Analyst program sponsored by Investment Management Consultants Association (IMCA) taught in conjunction with The Wharton School, University of Pennsylvania. She has also authored numerous articles on tax and financial planning topics.

Lorelei is the founder and current president of the Exit Planning Institute Central Indiana Chapter. She is currently a member of the Cornerstone Council for the Central Indiana Community Foundation, Certified Exit Planning Institute, Business Enterprise Institute, American Institute of Certified Public Accountants, Indiana CPA Society and Investment Management Consultants Association.



LEADERSHIP PROFILE

LORELEI M. TOLSON, CPA/PFS, CFP®, CIMA®, CEPA, CEXP™

MANAGING DIRECTOR



“ ”

“I believe the most important aspect of the client-financial advisor relationship is trust. Trust is earned by delivering impeccable client service year after year; by honoring client confidentiality; by being respectful, honest and responsive; by being proactive and engaging clients with new and fresh ideas; and by continually striving to exceed expectations.”

Lorelei is a Managing Director of Oxford Financial Group, Ltd., a member of Oxford’s Family Office Services practice and a member of the Board of The Trust Company of Oxford™. Lorelei provides advice to clients in the areas of estate and financial planning, investing and wealth accumulation. She also heads up Oxford’s Swindon Transition Counsel, a service to business owners.

Prior to joining Oxford, Lorelei served in Ernst & Young, LLP’s tax department. In this role, she assisted business owners and high net worth families and businesses with tax and financial planning.

During her tenure at Ernst & Young, LLP, Lorelei held various leadership positions including market leader for the Indianapolis PFS Group, national technical leader for gift, estate and generation skipping transfer tax, National PFS Quality and Risk Management Advisory team member and National Estate and Business Succession Planning committee member. Her expertise resulted in numerous speaking, teaching and editorial engagements.

Lorelei has a Bachelor of Science degree from Butler University, where she graduated cum

laude with high honors in Accounting. Other designations Lorelei holds include Certified Public Accountant (CPA), Personal Financial Specialist (PFS), Certified Financial Planner™, Certified Investment Management Analyst (CIMA®), Certified Exit Planning Advisor (CEPA) and Certified Exit Planner (CEXP™). She graduated with honors from the Cannon Financial Institute’s Trust Tax School held at the University of Notre Dame. In addition, she successfully completed the Certified Investment Management Analyst program sponsored by Investment Management Consultants Association (IMCA) taught in conjunction with The Wharton School, University of Pennsylvania. She has also authored numerous articles on tax and financial planning topics.

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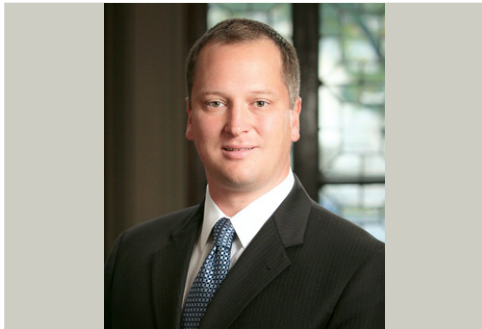


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

ROBERT M. TWITCHELL, MBA, CFA

MANAGING DIRECTOR



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“Staying on the leading edge of investment trends gives the clients I advise an advantage. These clients appreciate Oxford’s access to world-class money managers and cutting-edge strategies, as well as our fiercely independent culture of objectivity and excellence.”

Rob Twitchell is a Managing Director with Oxford Financial Group, Ltd. His primary responsibilities include client service and business development within the investment services of Oxford’s practice. He also is a member of Oxford’s Retirement Plan Committee.

Prior to joining Oxford, Rob served as vice president for JPMorgan Asset Management, where he headed their Institutional Advisor Team’s Central Region. In this role, Rob advised more than two hundred leading private wealth advisory firms on asset allocation and manager selection, specializing in institutional equity and fixed income strategies, alternative investments, behavioral finance and structured notes. During his career in investment management, Rob has held positions in investment strategy, business development and client relationship management.

Rob served as president of the CFA Society of Indianapolis in 2008-2009, and remains a member of its board of directors. He has been

a frequent conference speaker on a range of topics and continues to present investment themes to a variety of audiences.

Rob is a member of both the finance committee of the Ronald McDonald House of Central Indiana and the advisory board of the Well House Society for the Indiana University Foundation.

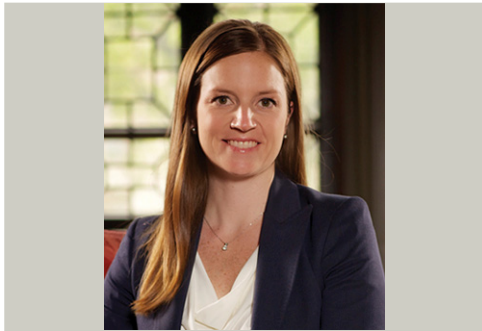
Rob earned his undergraduate degree from Indiana University’s Kelley School of Business in 1994, majoring in finance and international studies. He then earned his Master’s degree from Georgetown University in 1999, where he was awarded a master’s scholarship while completing research in investments for the United States Securities and Exchange Commission and in derivatives for Professor James N. Bodurtha. Rob was awarded the Chartered Financial Analyst (CFA) designation in 2001 and remains actively involved in the CFA Institute and the CFA Society of Indianapolis.



LEADERSHIP PROFILE

STEPHANIE ALLSOPP VAN VLERAH, MBA, CFP®

MANAGING DIRECTOR



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“As an advisor, I believe the most important asset we have is our relationship with our clients. Building strong relationships requires that we earn their trust and confidence by being responsive, honest and accountable. I am committed to providing the thoughtful, independent advice and reliable, personalized service that our clients deserve.”

Stephanie Allsopp Van Vlerah is a Managing Director with Oxford Financial Group, Ltd. and is a member of Oxford’s Value Council Committee. She has dedicated her entire career to working with and advising owners of privately held businesses and their families. Prior to joining Oxford in 2013, Stephanie was a Vice President and Private Banker with J.P. Morgan where she led a team of specialists in advising high net worth clients, primarily on investments, banking, credit and trust and estate planning.

Prior to joining J.P. Morgan, Stephanie was a Vice President and Relationship Manager in the Commercial Bank of Banco Popular North America. While there, she excelled at developing and managing a diverse portfolio of complex commercial clients, as well as structured and negotiated financing transactions to meet the needs of clients, prospects and the institution.

Stephanie earned a Master’s degree in Business Administration from the Kellogg School of Management at Northwestern University and a Bachelor’s Degree from

DePaul University with a major in Finance and a minor in Accounting, graduating with high honors. She previously held both the Series 7 and 63 licenses.

Stephanie currently serves on the Rosecrance Foundation Chicago Board of Directors. She also serves on the Board of Directors of Facing Forward to End Homelessness. She previously served on the Advisory Council of Concern Worldwide, U.S. and remains an active supporter of the organization. For six years she served as a member of the Board of Trustees of the Norwegian American Hospital Foundation, including as a member of the executive committee. Additionally, Stephanie is a member of the Kellogg Alumni Club of Chicago, a member of the Chicago Estate Planning Council and a mentor and volunteer with the DePaul University Alumni Sharing Knowledge Program, where she mentors current students and helps them navigate their career and future aspirations.

A Michigan native, Stephanie and her family live in Chicago.



LEADERSHIP PROFILE

LISA A. WALKER, CRCP

CHIEF OPERATIONS AND RISK OFFICER, OXFORD FINANCIAL GROUP, LTD.

CHIEF EXECUTIVE OFFICER, THE TRUST COMPANY OF OXFORD™



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“At Oxford, we are committed to providing our clients superior quality service through hard work and innovation while maintaining strong business principles and ethics.”

Lisa Walker is the Chief Operations and Risk Officer for Oxford Financial Group, Ltd. and Chief Executive Officer for The Trust Company of Oxford (TCO). She is responsible for all operational and administrative aspects of Oxford’s business units, including Client Service, Family Office Services of Oxford and The Trust Company of Oxford.

Lisa serves as Chair for several Oxford committees including the Operations Management Committee, Ethics Committee, Senior Management Committee, TCO Board and TCO Executive Committee.

Having spent more than twenty years in the investment services industry, Lisa’s expertise is primarily in operations, compliance and risk management.

Prior to joining Oxford, Lisa spent eight years as Chief Operating Officer and Chief

Compliance Officer for the Asset Management Division at Comerica, Inc., a division with over 24 billion in assets under management. In that role, her primary responsibilities included reducing risk exposure and improving profitability.

Lisa has held many securities licenses including the Series 63 and Series 65 and earned the Certified Regulatory Compliance Professional (CRCP) designation from FINRA through the Wharton School in 2009.

She is currently a member of the National Society of Compliance Professionals, the Risk Management Association and the National Association of Professional Women. She was born and raised in the Midwest, and she and her husband, Tim, have two college-aged daughters.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JENNIFER K. WEAVER

CLIENT RELATIONSHIP MANAGER



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“Client service isn’t just my job, it’s my passion. Genuinely getting to know our clients and connecting beyond the data is extremely important to me. By building trust, our clients can have peace of mind knowing that their interests are being cared for.”

Jennifer Weaver is a Client Relationship Manager at Oxford Financial Group, Ltd. She has extensive experience working with clients to help them achieve their personal and financial goals and partners with Managing Directors to assist with financial planning and implementation.

Before joining Oxford, Jennifer served as a Client Service Specialist at a local, fee-only wealth management firm where she serviced high net worth financial accounts by preparing a variety of reports and ensuring client requests were properly and thoroughly executed.

Jennifer earned her Bachelor of Arts degree in Speech and Communications from Louisiana Tech University in Ruston, Louisiana.

As the daughter of an Air Force veteran, Jennifer has lived in Europe, Alaska, Hawaii and other locations around the country. She and her husband Scott have three children and reside in Cincinnati, Ohio. Jennifer enjoys obstacle course races and spending quality time with her family.



LEADERSHIP PROFILE

JULIA S. WEAVER, J.D., LL.M.

DIRECTOR, FAMILY OFFICE SERVICES & THE TRUST COMPANY OF OXFORD™



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“A wealth transfer plan is the infrastructure that houses our client’s legacy. Like any structure, it is subject to the elements of time. Our family office and trust teams are the fortress around the plan, constantly working to assure its sustainability and relevance for generations to come.”

Julia Weaver is Director of Family Office Services and The Trust Company of Oxford for Oxford Financial Group, Ltd. She brings over two decades of experience working with clients and advisors to structure and protect comprehensive estate and business succession plans. Julia leads a team of subject matter experts including attorneys, CPAs and CFP® professionals with diverse backgrounds in multi-generational wealth transfer planning, federal estate and income tax planning, charitable planning, business succession and comprehensive financial planning, all designed to provide clients with peace of mind that their unique goals and objectives will be accomplished.

Prior to joining Oxford in 2015, Julia practiced law in the area of wealth transfer and business succession planning, and also served as the Senior Wealth Strategist at Regions Private Wealth Management for a seven state area where she oversaw strategic wealth transfer and charitable planning for families

and exit planning for business owners.

Julia earned her Doctor of Jurisprudence from Indiana University’s Robert H. McKinney School of Law in 1994, and her Master of Laws in Taxation cum laude in 2017 from the University of Alabama. She has lectured extensively on estate planning and exit planning strategies to both professional and client audiences. She served as Chair of the Indianapolis Bar Association Estate Planning and Administration Section in 2015, and remains an active member of the Council, along with the Estate Planning Council of Indianapolis, Indiana State Bar Association and the Association for Corporate Growth.

Julia lives in Carmel, Indiana with her two children and is active in a number of organizations including United Way, Junior Achievement and the Leukemia and Lymphoma Society.

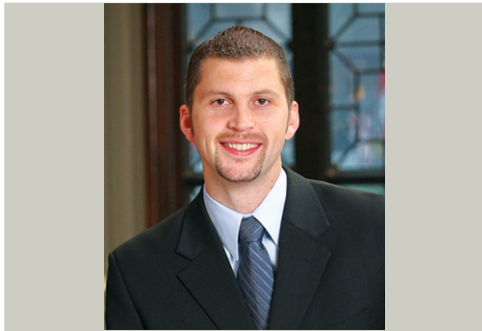


OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JACOB R. WATSON, CFP®

SENIOR CLIENT RELATIONSHIP MANAGER



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“Timely, accurate client service is at the core of our business and that is my goal every day.”

Jacob Watson serves as a Senior Client Relationship Manager for Oxford Financial Group, Ltd. In this role, Jacob is responsible for handling clients’ day-to-day cash needs, implementing changes to their asset allocations to meet their investment related goals and assisting in developing financial planning concepts.

Jacob was previously employed as a registered representative with Capital Select Investment Corp. where he provided a wide array of financial services and excellent customer service for his clients.

Jacob received his Bachelor’s degree in Finance from Ball State University in 2004. He is a Certified Financial Planner™ and previously held the Series 7, Series 63 and Indiana Insurance licenses.

Jacob and his wife, Jessica, live in Hudsonville, Michigan with their four children. They enjoy serving at their church and spending time with extended family at their property in northern Michigan.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

LORA L. WHITE

FIDUCIARY OFFICER, THE TRUST COMPANY OF OXFORD™



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“Excellent client service on all levels has been the most important Oxford differentiator. At The Trust Company of Oxford, we focus on asset protection and growth to help achieve our clients’ goals.”

Lora White is a Fiduciary Officer with The Trust Company of Oxford. She has been an Oxford Financial Group, Ltd. associate in various roles for almost 30 years, enabling her to truly understand how each Oxford team plays a critical role in providing excellent client service to help clients achieve their goals.

Lora draws upon her deep knowledge of Oxford’s trust clients to help them achieve their financial goals within the framework of their trust document. She achieves this by working closely with the Oxford Managing Directors, outside attorneys and accountants.

Prior to her current role, Lora was a technical advisor for Oxford’s Family Office Services. In this capacity, she acted as a liaison to her clients to ensure the seamless coordination of

Oxford’s many unique services. Lora also created client deliverables as a client service specialist and as part of Oxford’s quarterly investment monitoring report team. Prior to that she served as an executive assistant to the CEO.

Lora completed her formal education at Rochester High School in Rochester, Indiana. She has completed all three courses in the Cannon Personal Trust Curriculum at the Cannon Financial Institute.

In addition to being an active member in her local church, Lora volunteers for Dress for Success and is the financial liaison for Find Your ‘A’ Game, an organization that helps young girls find themselves through Christianity.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

TIM E. WITTENBROOK, CFP®

MANAGING DIRECTOR



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“Oxford’s clients receive the ultimate benefit from our commitment to independence and objectivity: a true partner that is working, 100 percent of the time, only in their best interests. This is a perfect combination with my own passion and focus to first reach a deep understanding of what really matters to my clients and then to continually deliver the very best ways to achieve those goals.”

Tim Wittenbrook is a Managing Director with Oxford Financial Group, Ltd. Prior to joining Oxford, Tim was an Executive Director at JPMorgan Asset Management and a Vice President of Fidelity Investments.

Tim has worked in the financial services industry for more than 30 years, advising families and institutions on asset allocation, investment manager selection and fiduciary risk management. His expertise also extends to corporate retirement plans, helping companies with investment menu selection, ongoing investment monitoring and plan design to help meet fiduciary requirements. In addition to being a member of Oxford’s Retirement Plan Committee, he is an active Certified Financial Planner™ professional and a member of the Investments and Wealth Institute.

Tim is a native of the Cincinnati area and resides with his wife, Michelle, in Montgomery. They have five children and have been involved in a diverse group of charitable organizations. They are particularly interested in efforts that benefit children.

Tim graduated from Miami University with a Bachelor’s degree in Finance. He is a member of Cincinnati USA Regional Chamber, the Goering Center, the Cincinnati Association for Corporate Growth, Queen City Club and Kenwood Country Club.



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

JAMES WRIGHT, CFP®, CMFC®

SENIOR CLIENT RELATIONSHIP MANAGER



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“At Oxford, our client’s best interest is at the heart of what we do every day. My passion is to work closely with our clients and the rest of the Oxford team to ensure that our client’s best interest is always top of mind. This focus shapes both the actions that we take daily and the overall service we provide.”

James Wright is a Senior Client Relationship Manager at Oxford Financial Group, Ltd. His primary responsibility is to act as a liaison to his clients, ensuring a smooth and timely coordination of the many unique and varied services provided to Oxford clients. He also works with Oxford’s Managing Directors in reviewing and implementing recommended financial planning and investment strategies.

Before joining Oxford in November 2014, James was a financial planner for a fee-only financial planning and investment management firm where he worked closely with high net worth clients in all aspects of financial planning and wealth management.

James has 13 years of financial services experience. He has held the FINRA Series 7, Series 66, Series 26 and Life, Accident and Health Insurance licenses.

James earned a Bachelor of Science degree in Finance with a concentration in Financial Planning and minor in Insurance from Ball State University. He holds a Certified Financial Planner™ designation as well as a Chartered Mutual Fund Counselor (CMFC®) designation.

James and his wife live in north Indianapolis with their two sons. They enjoy sports, spending time with family and being outdoors.