



OXFORD FINANCIAL GROUP, LTD.™

LEADERSHIP PROFILE

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 H. MERSEREAU,
MST, CPA/PFS, CIMA®, CFP®
MANAGING DIRECTOR**



"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 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.

The Master of Science in Taxation (M.S.T.) program is a graduate degree program specifically designed for certified public accountants and other tax professionals in the areas of conceptual understanding and technical competence. The Certified Public Accountant (CPA) is the statutory title of qualified public accountants in the US who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements. Certification is administered by each state. The Personal Financial Specialist™ (PFS™) designation is awarded by the American Institute of Certified Public Accountants (AICPA) to candidates who display their expertise in the field of financial planning. Candidates must be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority and have at least two years of teaching or business experience (3,000 hours equivalent) in personal financial planning within the five-year period preceding the date of the CPA/PFS application. Candidates must have 75 hours of personal financial planning education within the five-year period preceding the date of the PFS application and pass a final examination. The designation requires 60 hours of continuing education every three years. The Certified Investment Management Analyst® (CIMA®) designation awarded by the Investments and Wealth Institute demonstrates certification in portfolio construction, focusing on asset allocation, due diligence, risk measurement, investment policy and performance measurement. Candidates for the program must complete an executive education program through an approved education provider and successfully complete the certification exam. CIMA designees are required to complete 40 hours of continuing education every two years. CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include: bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP® Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct. OFG-2006-14