



FINANCIAL GROUP, LTD™

Multi-Generational Advisory



Excellence for Generations to Come

IT'S NOT JUST ABOUT THE MONEY

It's not enough to simply transfer your wealth to the next generations. You need to do so in ways that are consistent with your values, because what could be more disappointing than to have your legacy tear your family apart? This unfortunately happens often.

MANAGING TAXES IS JUST ONE ELEMENT

Although estate taxes cannot always be eliminated, they can be managed through a variety of proven techniques such as family trusts, generation-skipping trusts, grantor trusts, family gifting and philanthropy. The key is to plan wisely and to continually review your plans as tax laws change.



“When you’re thinking in terms of decades, two factors that become huge are taxes and expenses. We work very, very hard to manage both.”





MANAGING THE RELATIONSHIPS CAN BE THE TRICKY PART

Some parents want their children to inherit everything. Some want them to earn their own way. Some children view a surviving spouse—especially from a subsequent marriage—as an obstacle. Others are far more embracing. There’s no one answer that fits every family, but there is a process that can help you develop a sound plan.

We begin by establishing clear legacy objectives as part of a client’s financial master plan. We do this years before there’s much risk of a death in the family, sometimes before the children can even read.

We suggest involving family members early so the process can benefit from their points of view, and so they will be prepared to play their roles when the time comes. We also believe it’s important to let a plan mature over time.

We’re now working with the second and even third generations of some of our earliest clients, and we’ve seen this process work over time. Of course there are still issues, but they’re clearer and less emotionally charged.

M25 COUNSEL: FOR CLIENTS WITH DIVERSE HOLDINGS

For clients with diverse holdings, we also offer a comprehensive service, M25 Counsel, in which we look beyond the assets which Oxford Financial Group, Ltd., supervises, and create a unified view of the client’s entire, multi-generational portfolio including assets held in banks, brokerage accounts, trusts, life insurance and annuities,

private placements, limited partnerships and other investments. Clients see, on a quarterly analysis, their total holdings, where each asset is held, which generation it serves, how it’s performing and what it costs. This integrated view serves as the basis for our multi-generational estate and financial planning advice.

OXFORD'S MULTI-GENERATIONAL OFFERINGS

FAMILY TRUSTS
REVOCABLE AND IRREVOCABLE TRUSTS
STATUTORY GENERATION-SKIPPING TRUSTS
DELAWARE (OR OTHER STATE) ADVANTAGED TRUSTS
STATUTORY DYNASTY TRUSTS
GRANTOR TRUSTS
STATUTORY GENERATIONAL TRUSTS
PHILANTHROPIC PLANNING

OXFORD'S MULTI-GENERATIONAL PLAN

Being privately held, Oxford Financial Group is a family in and of itself. Each year, more of our ownership is transferred to our next generation of partners, and we have a clear succession plan to ensure that we can remain private and independent for generations to come.



FINANCIAL GROUP, LTD™

800.722.2289 ♦ WWW.OFGLTD.COM