




  
**OXFORD**  
FINANCIAL GROUP, LTD™

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Insightful, Thoughtful, Committed





Enhancing  
financial  
lives.  
Enriching  
family  
legacies.





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## LET YOUR WEALTH WORK FOR YOU

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Money may not be able to buy happiness, but used wisely, financial resources can enhance your life and enrich your family legacy. Of course, the opposite is also true—your money can keep you awake at night and create stress in your life. At Oxford Financial Group, Ltd., we're committed to helping you achieve the former—to have the wealth you've worked so hard to accumulate now work for you and your family in

ways that are consistent with your life goals, with less anxiety and less stress.

We do this by orchestrating a wide range of financial services—from investment advice to estate plans and trusts, insurance evaluation, tax planning, business owner planning, and a variety of other family office services—all in keeping with a financial master plan that we develop with you, and update regularly.



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## OXFORD'S FOUNDING PRINCIPLE

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In 1981, our founder, Jeff Thomasson, advanced an innovative idea during his MBA studies. His insight was that financial advisors could not be totally objective while receiving commissions from the companies they were recommending. The only way to be truly objective, he maintained, was to

forsake such incentives and work on a fee-only basis. Jeff put this idea into practice as he was creating Oxford Financial Group and clients reacted very enthusiastically. Within ten years, Oxford had grown into one of the leading Registered Investment Advisors (RIA) in the region.

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*“We sit on the  
same side of the table  
as our clients.”*

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## NO HIDDEN COSTS OR EXPENSES

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We still only charge a fee for the services we provide, with no hidden costs or expenses. Today, many advisory firms say they are fee-only, but there are few that totally pass this test. Commissions, 12b-1 fees, incentives and revenue-sharing arrangements with third parties can be complex and are not always clearly disclosed. In addition, banks and brokerage houses often promote proprietary funds and other products. At Oxford Financial Group, we have no

affiliations or financial arrangements with third parties that might distort our objectivity or present conflicts of interest. Nor do we sell mutual funds, insurance or other products.

Because we do not receive compensation from other sources, our sole commitment is to serve each client's best interests at a fair price. In other words, we sit on the same side of the table as our clients.

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## GLOBAL REACH, LOCAL FOCUS

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There are, broadly speaking, two categories of financial advisors. There are independent "boutiques," which provide highly personalized services, and there are large banks and brokerage houses, which promote a dizzying array of products and services.

We offer the best of both.

Oxford Financial Group is large enough to offer a complete range of services and access to global investment management opportunities,

as well as world-class investment research.

Our size also affords us extraordinary access to top-tier money managers in areas such as private equity, real estate and hedge funds, as well as the traditional asset classes.

At the same time, we remain small enough to be privately held and to offer highly customized, independent advice to our clients, many of whom have been with us for several generations.





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## YOU WORK WITH A PARTNER AND A TEAM

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As an Oxford client, you work with a partner in our firm who is totally committed to your success. Most of our partners have ten or more years of industry experience and are Certified Financial Planners (CFP®), Chartered Financial Analysts (CFA®), Certified Public Accountants (CPA) or have earned a J.D. or an MBA.

Each partner is supported by a team of professionals and an extensive in-house investment research department. We take pride in the diverse backgrounds of our professional team members, believing that in an increasingly complicated environment, the most effective solutions are often multidisciplinary.





## A TAILORED RANGE OF SERVICES

We offer a full range of services that we tailor to each client's needs. Our two broad categories of services are Family Office Services and Investment Advisory Services.

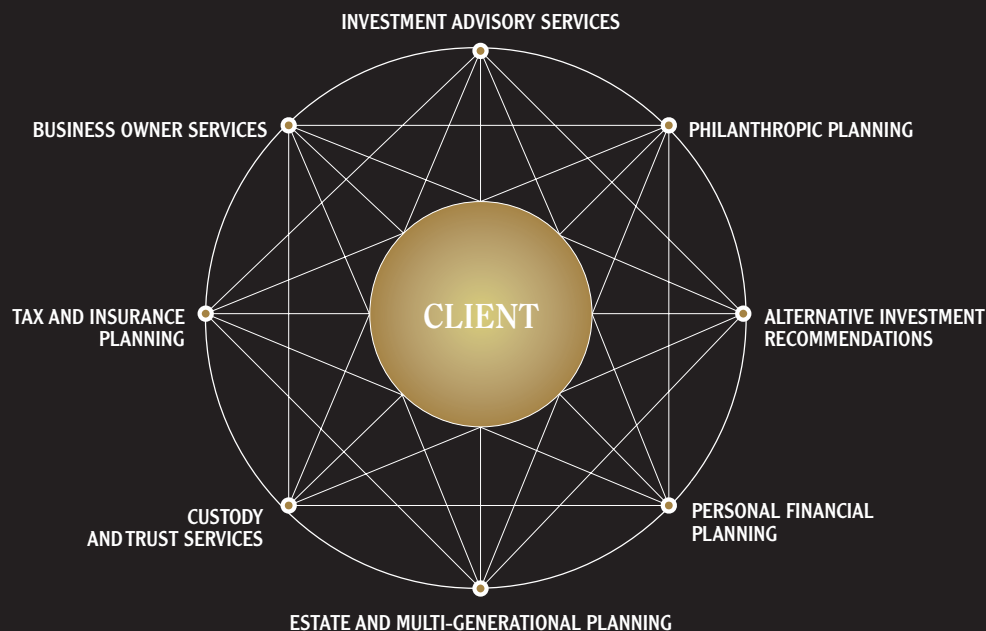
Family Office Services includes everything from financial and estate planning to assistance with insurance, taxes, real-estate holdings, credit issues and philanthropy. For some clients, we even manage household finances and provide concierge-like services.

Investment Advisory Services includes documenting each client's goals in a written Investment Policy Statement, designing strategic and tactical asset allocation policies, recommending the appropriate managers and investment vehicles, monitoring performance, conducting ongoing due diligence, reporting on results and recommending changes as required. As advisors, we present recommendations and help guide the decision-making process for investment portfolios. In some cases,

we will also accommodate client requests to implement our advice with full investment discretion and authority, with an eye toward flexibility and timeliness.

Our M25 Counsel is a unique service for families with highly complex financial situations. Through it, we work with advisors beyond the Oxford relationship to analyze and coordinate all elements of a client's financial life. This may include, for example, monitoring the investment performance of outside advisors for different branches of a multi-generational family office. Or incorporating assets held and managed by different managers into an overall asset allocation.

Oxford Financial Group also owns The Trust Company of Oxford, which is available to serve as custodian, agent or trustee for investments and trusts. This enables us to align the services offered by the two organizations and offer our clients a single point of contact.





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## GETTING TO THE HEART OF THE MATTER

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We begin by taking a comprehensive look at each client's financial picture: both your resources and your needs. We will then work with you to create a financial master plan—a long- and short-term plan with goals, strategies, objectives and regular monitoring and evaluation. When appropriate, we integrate that with the business plan of a closely held or family business.

We believe that the question should never be whether Investment “A” is up or “B” is down, whether your taxes have been well-managed or your insurance coverage is adequate. The central question must always be: are all of the aspects of your financial affairs working in concert and in keeping with your particular needs and priorities? Are the assets you've worked so hard to accumulate truly enhancing your financial life and enriching your family legacy?

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## NOTHING SUCCEEDS LIKE SUCCESS

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At Oxford Financial Group, we have more than a quarter-century record of impeccable integrity and are known for handling our clients' affairs with the utmost discretion and confidentiality. We are now working with the second and third generations of some of our original clients, as well as with

many institutional organizations that have grown out of those relationships. These clients tell us that we've earned their trust through a combination of insights into their unique situation, thoughtful attention to their personal needs and flawless execution.





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## INDEPENDENT TODAY, INDEPENDENT TOMORROW

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Oxford is an independent, privately held firm, and is committed to remaining so. In the same way that we help our clients pass their wealth along to future generations and help business owners manage

succession, we have a solid plan for Oxford's future. Our company is 100% owned by its partners and we have a comprehensive succession plan to ensure that this can continue for generations to come.



# OXFORD

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