



SPECIAL UPDATE

FROM  
**OXFORD FINANCIAL GROUP, LTD.**

Dear Oxford Friends and Associates,

As I am sure many of you would agree, the unprecedented events of the last few months have been truly surreal, with schools closing, citizens encouraged or even required to shelter in place and many shops and businesses closing. Our thoughts go out to each and every person impacted by COVID-19, and we hope and pray that you and your family are safe and healthy.

Thankfully, all of our Oxford associates are doing well (or as well as they can be during the times we find ourselves in). The spirit and positive attitude at the firm may be at the highest level that I can recall in the history of the firm. Ironic that although we haven't seen each other in 10 days, we feel closer to each other than ever in the midst of this COVID-19 crisis. This unfortunate event has already made us a much stronger firm.

I am pleased to report another small bright spot in this very difficult situation. Oxford has transferred over from working out of our offices to working from home, and the transition has been extremely successful. We are thankful that we are able to fully meet all of your needs regardless of where we work. We have rallied together as an organization, and the execution of all of our client needs, conference calls, video meetings and the like have been sensational. Speaking only for myself, I am not sure that I could have spelled the word 'zoom' two weeks ago, and in the last 12 days we have had hundreds of zoom calls. This might be a new chapter in how the entire economy conducts business in the future. In many ways we are stronger and more effective than ever.

On a separate note, if any of you have anything (yes, I mean anything) that you would like to speak with me personally about, I am here for you. Please email me at [jthomasson@ofgltd.com](mailto:jthomasson@ofgltd.com) and I will look forward to connecting with you. We want all of you to know that we are here for all our Oxford clients and friends 24/7.

As I have shared with you before, since our founding over 38 years ago, we have weathered many extremely challenging times - both in terms of major national events and the market's response to those events. That experience has served us well in navigating this latest crisis, and we remain confident that life, and the markets, will eventually go back to normal. Until then, our veteran internal investment research team, the Oxford Investment Fellows; our highly credentialed Family Office Service professionals, the Family Office Fellows; and our experienced group of Managing Directors and Client Relationship Managers are laser focused on supporting you through all of the ups and downs, and on continuing to meet your needs now and in the future. This kind of confidence and excellence that a firm of our size and stature represents is something that you can rely upon. It is the reason you selected Oxford as your friend in the industry or as your financial advisor. We have worked for decades to be precisely prepared for just this kind of economic turmoil and we have one of the best teams in the industry ready to help you through it.

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To reiterate some key points I shared in my last email:

- Our organization remains fully operational with no decrease in service to you. We continue to work at 100 percent capacity and will continue to do so indefinitely. We are paying all of our colleagues during this time of economic stress and they are rewarding you and the firm by meeting your needs unconditionally.
- Thankfully, the firm is in excellent financial shape and we have zero concern about our ability to meet your needs.
- Our client custodians (all of whom use custodians) hold the assets solely in the name of the client and are protected in your name.
- All our phones and emails are forwarded so our communication will continue uninterrupted.
- Of course, if you wish to reach one of our partners anytime during the week or weekend, you should feel completely comfortable reaching out to them on their cell phones. This is our culture and our desire; to be completely available to you at any time.
- We have full video meeting capabilities so we can continue to interact face-to-face, and are available for immediate video conferences on demand at your request. If a video meeting is tempting to you, please simply suggest the same. It is very easy to set up and allows you and your Oxford team members to communicate over iPad or laptop.

This remains an incredibly challenging time with no definitive answers on when it will be over. Please be reminded that this might not be the end of this economic stress. These 'bad periods' are rarely short, as history has taught us. Regardless of the duration, we are here for you and fully focused on serving you now and in the future. Please contact us if we can be of any assistance.

Sincerely,

Jeffrey H. Thomasson, MBA, CFP®  
Managing Director and Chief Executive Officer