



SPECIAL UPDATE

FROM  
**OXFORD FINANCIAL GROUP, LTD.**

Dear Oxford Friends and Associates,

I hope this email finds you and your family healthy and safe. I am happy to share that our Oxford Associates continue to do well other than having a little cabin fever due to their working from home. Of course, we are all anticipating the time when we can once again work in our offices. Rest assured, however, we will make the transition back to all of our market offices with a resolute focus on the health and safety of our employees and any of you that might have contact with them. Despite our desire to return to our offices, it makes me extremely proud that we have been able to work at 110% due to the unconditional commitment our colleagues have to serve all of our clients and clients' advisors. We are fully equipped and fully committed to meeting your needs from anywhere, indefinitely.

Also, I want to take a moment and thank many of you for the hundreds of emails that I have received personally over the last six weeks expressing appreciation for the communication from our various teams and the collateral material from our Oxford Investment Fellows. I truly appreciate the nice remarks you have made regarding the attention to detail that our Associates have delivered for you personally. It has been more than gratifying to see and feel the bonding that has occurred between our colleagues and our Oxford friends due to this calamity.

As I pen this piece today, I have found myself pondering two words that have regularly permeated my thinking. These two words are 1) crisis and 2) humility.

**cri-sis**

*/'kr̩sɪs/*

*noun*

noun: crisis; plural noun: crises

A time of intense difficulty, trouble, or danger.

"The current economic crisis"

**What does crisis mean?**

A crisis is a difficult or dangerous time in which a solution is needed — and quickly...The noun crisis comes from the Latinized form of the Greek word krisis, meaning "turning point in a disease." At such a moment, the person with the disease could get better or worse; it's a critical moment.

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## hu·mil·i·ty

/(h)yoo' milədē/

*noun*

A modest or low view of one's own importance; humbleness.

"He needs the humility to accept that their way may be better."

### **What is the real meaning of humility?**

Humility is the quality of being humble... Humility comes from the Latin word humilis, which literally means low. If you feel humility in front of someone, you feel small in the scheme of things — that you are just a simple, insignificant person. Someone who spends his life taking care of others shows humility.

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This first word, crisis, is obvious to all of you. We are surely in the middle of a “crisis”. Further, this crisis is going to continue in some form until we find the necessary medical relief to allow for our new normal to emerge. Our continued patience surrounding this current crisis is going to be critical. From our emotions. From our finances. From our health. From our families. The fallout from previous crises like 9/11 and the Great Recession was monumental. This will be no different. Trying to get my/our head around this thinking is going to be very difficult over the next year, but it is what it is. Being resolute in the things that matter in our lives for the next year or two is going to be paramount.

Of course, given that “it is what it is,” it causes me to think about the second word, humility. For me, the events of the last several weeks have been truly humbling. Same for our Oxford Partners. Perhaps for you. The severe dose of humility has caused us to spend ALL of our time on the things that matter and things that we can control or make better, and to do these things as best we can. Everything else (those things that have created our humility) we cannot control, and we must be okay with that. It is important to know in our hearts and minds that we will get through this, and eventually get through this stronger. This will forever be one of the most incredible “teaching moments” of our lifetime.

As a firm, we feel blessed to report that we remain rock solid in many ways. We are strong financially. We have some of the best talent in the country and no plans to reduce staff, we’re not cutting staff compensation; and we continue to have a solid succession plan in place to ensure we are here to meet your needs for generations to come. As I mentioned before, we have experienced many significant pain points over the years (the 9/11 terrorist attacks and the 2008-2009 financial meltdown to name two) but are thankful for the solid planning, strong balance sheet and outstanding

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talent that allows us to weather the storms and come out stronger. Thankfully this is NOT our first rodeo.

Over the last few weeks, we have tried to share as much of our perspective around the markets and our economy as possible for your education, and we will continue to do so as we navigate this pandemic. If you missed them, you can find these updates on our website:

- [Investment e.Perspective](#) commentary from our veteran in-house Investment Research team, the Oxford Investment Fellows
- [Videocasts](#) from members of the Oxford Investment Fellows
- Expertise from our highly credentialed Family Office Services team in our [e.Insight](#) publications
- Oxford [news](#) and updates about the firm

We again see the benefits of our offering sophisticated multi-generational financial planning along with equally significant investment solutions for our 8-9-10 digit families. Oxford is in a good position, while our competitors that focus primarily on short-term performance or those that focus on proprietary products are struggling. Our experience has shown us that our focus on long-term investing and "staying the course" rather than giving in to short-term emotions or inappropriate human behavior will end up serving our clients well. Although there are times it feels like this current difficulty will never end, we are confident we will get through it and better times are on the horizon. Hopefully in a few/several quarters.

There is so much we can't control and can't predict but I am thankful that we are rising to the challenge as are so many of you! We have a strong foundation that will see us through this current crisis and carry us through to better days. If there is anything (and I mean anything!!!!) that we can do for any of you individually, please allow us to be of assistance. Do not be modest. Do not be worried. Do not be reluctant. Our number one priority always is to meet your needs — large or small. Call me or [email me](#) for any reason!

Further, for any of you receiving this email that may not be Oxford clients, feel free to reach out to [me/us](#) to allow us to offer you a "second opinion" on any investment topic of your pleasure.

Warm Regards to Our Friends,

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