



FORM CRS

DECEMBER 20, 2023

ITEM 1 – INTRODUCTION

Oxford Financial Group, Ltd. LLC, conducting business as Oxford Financial Group, Ltd.™, (“Oxford”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 – RELATIONSHIP SERVICES

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. As part of these services, we offer family office services, personal financial planning, investment planning, strategic planning, and fiduciary services. For more information, see Item 4 of our ADV Part 2A available [here](#).

Monitoring	Oxford conducts reviews with clients throughout the year, conducting reviews more frequently based on a client’s circumstances. Account reviews are also triggered by unusual market fluctuations and client specific needs and requests.
Investment Authority	Oxford offers discretionary and non-discretionary investment services. Discretionary authority allows us to manage accounts on behalf of clients through determining the securities to be bought or sold in your account and the amount of those securities. You should note that we have full discretion to determine when your assets are invested, both when we begin to manage your account and upon receipt of additional contributions to your account. Non-discretionary authority allows Oxford to offer suggestions to clients who then make the ultimate decision regarding the purchase and sale of securities.
Investment Offerings	We do not currently limit our advice to proprietary products, or a limited menu of products or types of investments.
Requirements	Oxford provides investment advisory services to high and ultra high net worth clients.

For additional information, see Items 4 and 7 of our Form ADV Part 2A, available [here](#).

Key questions to ask:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Oxford charges advisory fees based on a percentage of assets under management. Advisory fees vary by strategy and will be assessed quarterly in advance as detailed in our agreement with you. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Project fees are generally charged hourly. The more time spent on the project means you will pay more. Planning fees are assessed annually, billed quarterly and agreed to by the client at the onset of engagement. The annual planning fee will be determined based on several factors including net worth, gross income, complexity, and the time we estimate is needed to meet your goals



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and priorities. The fees you pay to us do not include the fees and expenses charged to you by: mutual funds, ETFs or other investment pools to their shareholders, third-party money managers, or administrative fees and other operational related fees and expenses; commissions or transaction costs charged by your custodian or the executing broker we may select when purchasing or selling securities; and custody and related administrative fees charged by broker dealers and custodians.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see our Form ADV Part 2A Item 5 available [here](#).

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs? How much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. As part of our arrangement with large broker-dealers, they provide our investment professionals access to products and services that assist us in managing and administering your account(s). This includes research, brokerage services, conferences, educational meetings, and software and other technology. Thus, a conflict may arise as an incentive exists to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving lower fees and commissions through another broker-dealer. We review our relationship with broker-dealers and the associated costs to you as part of our obligation to act in your best interest. For additional information regarding conflicts, please see Items 10 and 12 of our Form ADV Part 2A [here](#).

How might your conflicts of interest affect me and how will you address them?

How do your financial professionals make money?

Oxford employees are compensated through a salary and bonus structure.

ITEM 4 – DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history?

Yes. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 5 – ADDITIONAL INFORMATION

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 317.843.5678.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?



OXFORD FINANCIAL GROUP, LTD.™

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SUMMARY OF MATERIAL CHANGES

This document highlights material changes to the Form CRS previously filed on March 24, 2023.

- Updated to reflect change to entity structure and legal name.