

*“True nobility is being superior
to your former self.”* — Ernest Hemingway



OXFORD

FINANCIAL GROUP, LTD™

2023 *Annual Report*



Letter from the CEO



JEFFREY H. THOMASSON, MBA, CFP®
Chief Executive Officer & Managing Director

Oxford's 2023 Annual Report is an extra special Annual Report. Of course, the previous 42 years of Annual Reports have been special too, but this one is in a category of ONE!

This Annual Report is a tribute to all of our clients, advisor friends, colleagues and Partners who have exhibited true grit, determination, intentional behavior, focus and knowing when to say “no”—all while working long weekends and executing their vision in a manner that ultimately led to a success that would have never been possible without those attributes. These folks do not know what failure means. Of course, they have had failures from time to time, but they pushed the reset button, got up, dusted off their pants and tried and tried again to conquer—and conquer they did. Further, all of our Oxford friends have also conquered in their own unique situations.

Before becoming the Founder and CEO of Oxford, I was born into an aspiring middle-class family in a small town outside of Indianapolis. My father was disabled and my mother was an Executive Assistant at a local small town bank. Both of them, in their own way, were inspirational to me in my dream and desire to become a success.

During high school, I was that kid who refused to wear jeans to school (like all of my classmates wore) and carried a briefcase to class with a subscription to the *Wall Street Journal* inside. (Can you say nerd?) Thankfully, through my parents, I became acquainted with and eventually worked for a local Shell Oil Jobber in my community. He taught me pretty much everything I needed to know to become a success! His name was Lloyd L. Taylor and he was passionate, detailed, intentional, tough, focused and very successful. He took me under his wing and helped me understand the value of a six-day workweek...How to measure twice and cut once...How to mow grass in perfectly straight lines...How to proof your work before sending it to the customer...How to write everything down you are going to do at the beginning of each day and every week so as to forget nothing. As a fighter pilot in the U.S. Air Force during World War II,

he knew how to be combat-ready every single morning at 7 a.m. I would not trade the training he gave me for anything!

Upon graduating from the IU MBA program, Lloyd suggested to me that if I cold called all the rich people I knew (which were none) for two to three years, I would be good to go for the rest of my career. Consequently, I called the CEOs from the white pages of the phone book who had paid extra to have their companies “extra blackened for attraction.” Thank goodness, this was before voicemail!

The other four early Partners of the firm had the exact same grit, focus and determination in their commitment to our clients and advisors that I was taught and indoctrinated with early in my education and business career. Mike Sears, Jeff Stroman, Debbi Bennett and Dan Fleck were rock stars. With the five of us working as kind of co-founders of the firm, we developed the brand and strategy that has stood the test of time and made it possible for the organization to become the national and significant wealth management firm for affluent families and institutional clients it is today. It all started in a meaningful way

with these five Partners. Of course, just like any growing organization, we did occasionally have differences of opinions, but we got through them and came out the other end much smarter and with an outcome that resulted in something thoughtful for our clients and advisor relationships.

Does the above resonate with you, our friends? The reason we have dedicated this year’s Annual Report to grit, determination and hard work is that we know each of you have had to deal with and conquer many of the same things. Or perhaps it was your parents, or your grandparents or your business partner. Maybe it was your spouse, children, lawyers or bankers. Whoever or whatever, nothing great was ever accomplished without hard work and determination. We know that, and because of that we have the opportunity to work with you—we want you to know this is also the reason Oxford is what it is today!

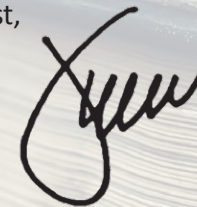
The same firm culture that existed at the beginning still exists today. It is how our Partners function. It is the open-ended questions at many of our board meetings, Partner meetings and retreats.

Questions like, “How can we sharpen our brand and provide the best-of-the-best for our clients and our advisor friends?” It is endless and we want it to continue endlessly!

Thank you for your business. Thank you for your support. We know that each of you, or your families or your organizations, have been there and done that. We get it. In our world, given that our voting shares are in a Delaware Dynasty Trust that perpetuates the ownership of the Partners indefinitely, it is essential that we keep our focus. We remake ourselves every couple of years to ensure that we continue to meet and exceed your desire and expectations—and that we continue to be a world-class firm with Midwestern roots that differentiates itself from its broker and private bank competitors. You get it.

I hope you enjoyed looking back on the history of our legacy. We appreciate you!

Best,

A handwritten signature in dark ink, appearing to read "Jeff", is written over the bottom right portion of the letter. The signature is fluid and cursive.



Growth and Expansion: Oxford Opens New Offices in Atlanta and Palm Beach

Though there may be a little bit more sunshine and Southern hospitality when you visit Oxford's new offices in Atlanta, Georgia, and Palm Beach, Florida, little else will be different from the experience you've come to expect when you visit an Oxford office.

We've purposely kept the layout, design and experience the same in building out our new locations in Atlanta's bustling Buckhead district and in the heart of Palm Beach. It's yet another step in our evolution from a Midwest-centric powerhouse to a nationally-focused wealth management office.

Today's Oxford enjoys relationships with clients in 35 states*—which means we are always looking strategically to where we should expand our physical presence to enhance the unique experience Oxford provides its clients, as well as the professionals that serve them.

Oxford has been working in Atlanta and Palm Beach regularly for a couple of decades, and business activity in these markets has consistently been both significant and robust. In particular, Atlanta is the business epicenter for the entire Southeast, with connectivity and influence in a region that includes seven

states and boasts an international reach. Palm Beach also enjoys a concentration of business owners and legacy family wealth that has long been serviced by Oxford.

Additionally, in both Atlanta and Palm Beach, the talent pool is rich with the type of family-focused, top-credentialed individuals Oxford looks for when adding new associates. New additions, together with some familiar faces from our existing locales, will combine in these new brick-and-mortar offices to deliver the same consistent service and personal connection to the families and communities that call these regions home.

As has always been the case, we look forward to serving our clients across the country, whether in our office or in theirs. Regardless of location, we are proud that each and every family and institution we serve receives the same unparalleled Oxford Experience.

*As of 8.1.2022





Uniting Skillsets: The Key to Sustained Excellence

Building an elite team takes vision, insight and the ability to spot talented professionals who are as adept in the team dynamic as they are as standout performers on their own. As with any team, it is the sum of the whole that leads to success. This is a critical reality that can be difficult to replicate, whether it relates to a top-notch group of athletes or professionals in the competitive world of financial services.

At Oxford, our culture includes a laser focus on this unity of skillsets. Through our expertise in talent acquisition, we find associates with a well of technical resources, deep and unsurpassed knowledge in private equity and the ability to interface with other professionals to deliver a sophisticated suite of multigenerational estate planning services.

We consider the operational team at Oxford to be an integral ingredient in our “secret sauce”—a differentiator that balances the technical leadership skills needed to run the firm with the white glove assistance and service excellence expected by our clients and family offices.

We have placed the company’s culture as paramount with both the expertise and soft skills residing at the heart of Oxford—today and into the future. It’s a value so essential to our existence that we’ve codified our legacy by placing our voting shares into a Delaware Dynasty Trust that preserves the independent ownership of the firm indefinitely.

Through this long-term commitment to enduring legacy, being 100 percent Partner-owned and with a dedication to best-in-class talent acquisition, you can be assured that the Oxford team will always be there for you and future generations to come.

PROFESSIONAL DESIGNATIONS

LICENSE/CERTIFICATION/DEGREE	NUMBER OF ASSOCIATES WHO HOLD*
Certified Employee Benefits Specialist®	2
Certified Exit Planning Advisor	3
Certified Exit Planner	1
CERTIFIED FINANCIAL PLANNER™	22
Certified Investment Management Analyst®	3
Certified Public Accountant	7
Certified Public Accountant Inactive	2
Chartered Alternative Investment Analyst	5
Chartered Financial Analyst®	13
Juris Doctor	10
Personal Financial Specialist	4
MBA – Master of Business Administration	14

**THERE ARE 23 ADDITIONAL DESIGNATIONS
EACH HELD BY ONE OXFORD ASSOCIATE.**

*As of December 6, 2022





Associate Outreach Programs: Exemplifying the Heart of Oxford's Culture

Humanity is a word that isn't often associated with modern-day financial service delivery—but it's an apropos choice when characterizing the culture of Oxford. The beating heart of our firm isn't simply evidenced by the familial nature of our client relationships but also in the caring spirit we bring to our broader universe. One of the ways we exemplify this spirit is through our associate outreach programs:

Brixton Borough

Brixton Borough is centered on diversity, equity and inclusion, focusing on ways to make educating associates on these important topics more interactive while providing information and insights on how we can get involved in the greater community. Initiatives spearheaded by the group over the past year included:

- I. Recognition efforts around Pride Month and Women's Equality Day.
- II. Guest speakers who discuss critical issues like unconscious bias and racial diversity.
- III. Collecting school supplies for children of single mothers and other marginalized students.

Giving Committee

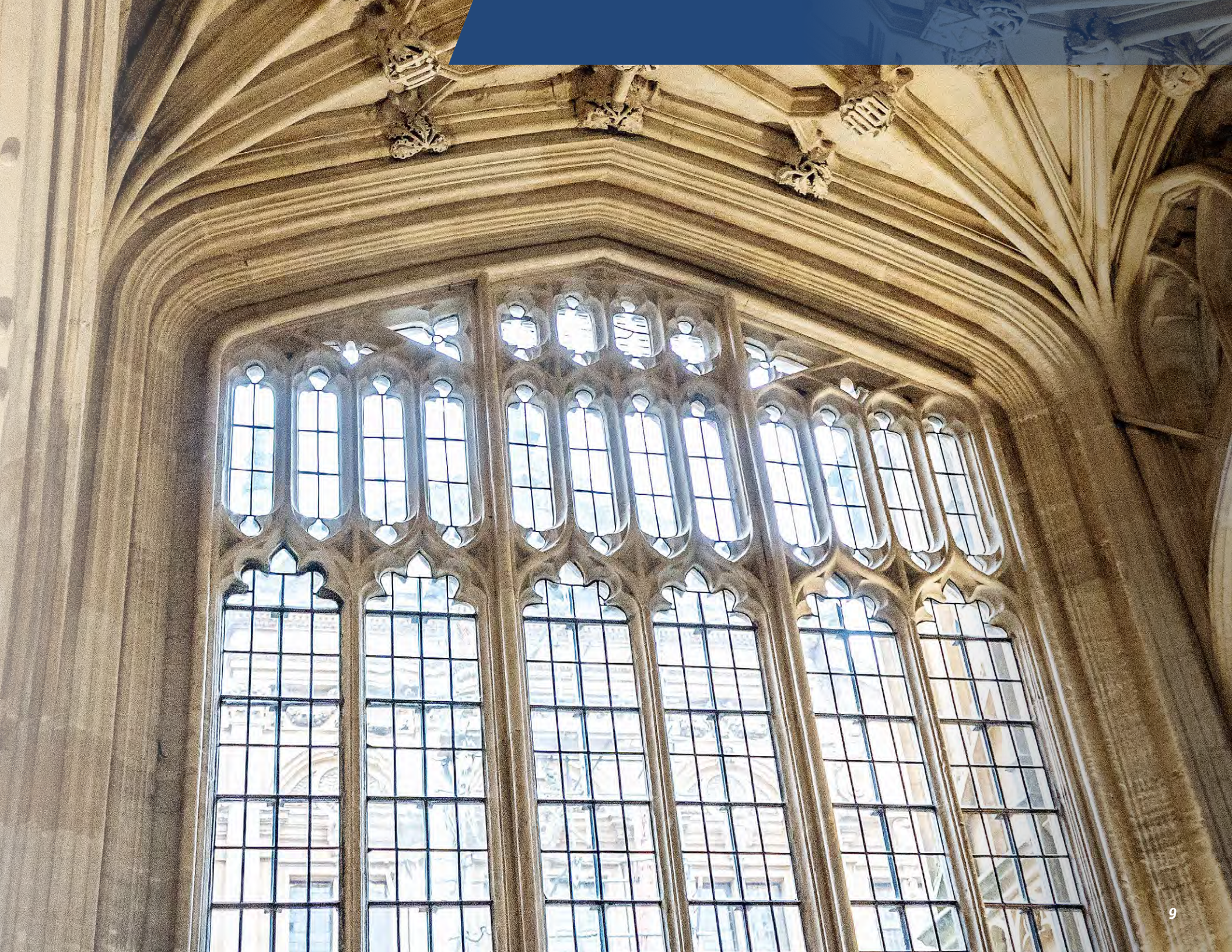
Oxford's Giving Committee provides a philanthropic outlet for Oxford and its associates. Examples of outreach efforts include:

- I. Collecting monetary donations and packing food for the Million Meal Movement to feed the hungry.
- II. Supporting children in foster care and families of hospitalized children during the holidays.

C.A.R.E. Crew

The C.A.R.E. Crew provides caring, appreciation, recognition and encouragement to each associate at Oxford. The C.A.R.E. Crew helps associates find the fun in every workday and sponsors activities and outings to encourage relationship building and to support a positive firm culture.

These programs are an important part of who Oxford is and who we aspire to be as an organization. Future plans include the extension of our outreach programs to our new brick-and-mortar offices in Atlanta and Palm Beach.





Oxford Leadership



1 Zachary S. Littleton, MBA
MANAGING DIRECTOR

**2 Richard V. Hall, MBA, CFP®, CTFA,
CWS®, CDFA®**
MANAGING DIRECTOR

**3 Robert “Bo” D. Ramsey III, JD, MBA,
CFA, CAIA**
CO-MANAGING PARTNER & CHIEF
INVESTMENT OFFICER

4 Nicholas S. Klein, MBA, CAIA
MANAGING DIRECTOR

5 C. Richard Davis II, JD, CFP®
MANAGING DIRECTOR

6 Cameron R. Johnson, MBA, CFA
MANAGING DIRECTOR & OXFORD
INVESTMENT FELLOW

7 Jeffery H. Stroman, CPA (Inactive)
MANAGING DIRECTOR & OXFORD
INVESTMENT BOARD

8 Terrence M. LaBant, JD
CHIEF WEALTH PLANNING OFFICER
& FAMILY OFFICE FELLOW

9 Daniel J. Ford, CFA, CAIA, PRM
MANAGING DIRECTOR & OXFORD
INVESTMENT FELLOW



10 Robert L. Webb, MBA, CFA
MANAGING DIRECTOR & OXFORD
INVESTMENT FELLOW

11 David M. Lewis, CFA, CAIA
MANAGING DIRECTOR & OXFORD
INVESTMENT FELLOW

12 Ben A. Ault, MSc
MANAGING DIRECTOR, PRIVATE EQUITY
& OXFORD INVESTMENT FELLOW

13 Ryan T. Shidler, CFA, CAIA
MANAGING DIRECTOR & OXFORD
INVESTMENT FELLOW

14 Jared A. Nishida, CFA
MANAGING DIRECTOR & OXFORD
INVESTMENT FELLOW

15 Kara J. Talbott, CPA/PFS, CFP®
MANAGING DIRECTOR & FAMILY
OFFICE FELLOW

16 Scott M. Simmons, JD, LL.M.
MANAGING DIRECTOR, THE TRUST
COMPANY OF OXFORD™ & FAMILY
OFFICE FELLOW

17 Julia S. Weaver, JD, LL.M.
MANAGING DIRECTOR & FAMILY
OFFICE FELLOW

18 Matthew A. Bell, MBA, CFA, CFP®, CAIA
MANAGING DIRECTOR



Oxford Leadership

(continued)



19 Jeffrey H. Thomasson, MBA, CFP®
CHIEF EXECUTIVE OFFICER & MANAGING DIRECTOR

20 Kristina R. Baron, MBA
CO-MANAGING PARTNER & MANAGING
DIRECTOR

21 Karen H. Mersereau, CPA/PFS, CFP®, CIMA®
MANAGING DIRECTOR

22 Jason R. Brinks, CFP®
MANAGING DIRECTOR

23 Laura J. Clark, CFA
MANAGING DIRECTOR

24 Josiah P. Sears, MA, CFP®
MANAGING DIRECTOR

**25 Lorelei M. Tolson, CPA/PFS, CFP®, CIMA®,
CEPA, CExP**
MANAGING DIRECTOR

26 J.P. Simmons, CFP®, CLU®
CHIEF PRACTICE DEVELOPMENT OFFICER

**27 Sue A. McMillen, MBA, SPHR®, CEBS,
SHRM-SCP**
CHIEF TALENT OFFICER

28 Tim E. Wittenbrook, CFP®
MANAGING DIRECTOR



29 Ty Schlobohm
MANAGING DIRECTOR,
MAYFAIR CAPITAL PARTNERS™

30 Robert M. Twitchell, MBA, CFA
MANAGING DIRECTOR

31 Charles R. Carter, CFP®, CEPA
MANAGING DIRECTOR

32 K. Paige Kirkland, JD, CFP®
MANAGING DIRECTOR & FAMILY
OFFICE FELLOW

33 Peter N. Reist, CPA/PFS, AIF®
MANAGING DIRECTOR

**34 Scott A. Sandee, CFP®, CIMA®,
CPWA®, CEPA**
MANAGING DIRECTOR

35 Catherine E. Farley
CHIEF FINANCIAL OFFICER &
CHIEF ADMINISTRATIVE OFFICER



Private Equity and Hedge Funds: Portfolio Ballast in Weathering a Market Storm

Last year was a challenging year for traditional asset classes. Tightening asset class correlations and protracted structural inflation have resulted in traditional portfolios falling nearly 20%.¹ This is one of the worst performances for a traditional 60/40 portfolio since the Great Depression.² Through the end of the third quarter, equities were down over 20%, fixed income was down nearly 15% and a traditional 60/40 portfolio was down nearly 20%.³

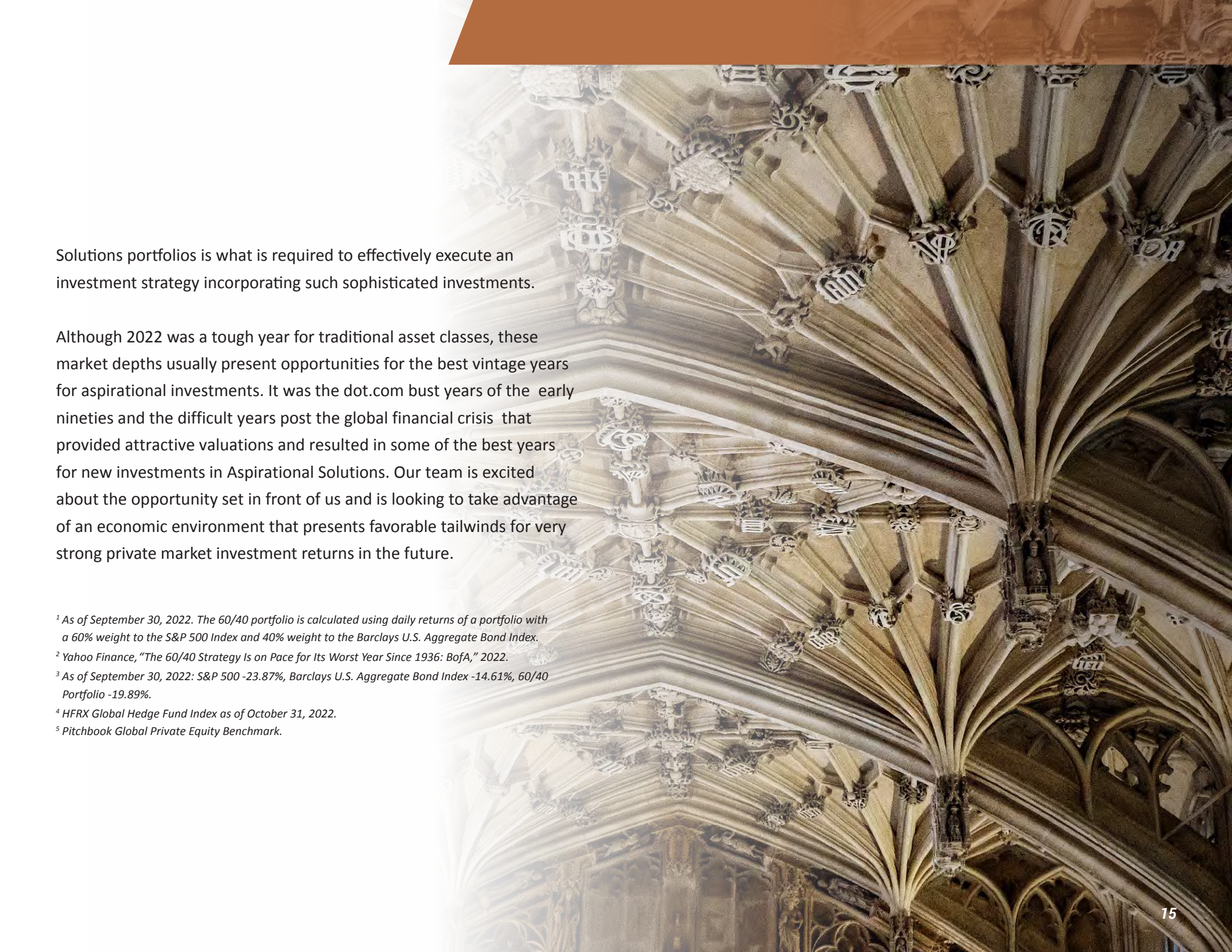
Where does this leave an investor to turn in such an environment?

Over time, sophisticated portfolios that include asset classes such as private equity and hedge funds can add significant value to investors' wealth compounding. This is particularly true in environments such as 2022 when those sophisticated strategies helped mitigate drawdowns in investor portfolios. The HFRX Global Hedge Fund Index was down 4.49% year to date.⁴ Global private equity performance was down 1.2% year to date through June 30, 2022,⁵ after being up slightly in the first quarter. Global private equity performance is likely to fall a bit more due to the lag in private market reporting. Incorporating these "alternative assets" into one's portfolio would have resulted in a noticeably better outcome versus a 60/40 portfolio in 2022.

These sophisticated strategies are complicated, have a much wider dispersion of returns and require specialized skills and expertise to implement effectively. The difference between the median return and the fifth percentile return for core bonds is 1.5% and generally between 2% and 4% for public equities, depending upon the strategy; however, for global private equity dispersion is over 23%. The most sophisticated institutional investors recruit large teams of talented investment professionals who are highly experienced, well trained and well educated for just this reason.

Oxford recognized this opportunity more than two decades ago when its founders made the decision to incorporate such strategies into client portfolios. This decision did not merely entail shifting asset allocations but involved a firm-wide commitment to build a robust investment platform, deep in resources, to effectively execute what is today our Diversifier and Aspirational Solutions.

Oxford has a team of over 20 investment professionals dedicated to investment research, strategy and trading. This team sources and evaluates over 700 investment opportunities per year and is highly selective in the few that make it into client portfolios. The breadth of sourcing, depth of due diligence and discipline in investment decision-making that Oxford brings to its Diversifiers and Aspirational



Solutions portfolios is what is required to effectively execute an investment strategy incorporating such sophisticated investments.

Although 2022 was a tough year for traditional asset classes, these market depths usually present opportunities for the best vintage years for aspirational investments. It was the dot.com bust years of the early nineties and the difficult years post the global financial crisis that provided attractive valuations and resulted in some of the best years for new investments in Aspirational Solutions. Our team is excited about the opportunity set in front of us and is looking to take advantage of an economic environment that presents favorable tailwinds for very strong private market investment returns in the future.

¹ As of September 30, 2022. The 60/40 portfolio is calculated using daily returns of a portfolio with a 60% weight to the S&P 500 Index and 40% weight to the Barclays U.S. Aggregate Bond Index.

² Yahoo Finance, "The 60/40 Strategy Is on Pace for Its Worst Year Since 1936: BofA," 2022.

³ As of September 30, 2022: S&P 500 -23.87%, Barclays U.S. Aggregate Bond Index -14.61%, 60/40 Portfolio -19.89%.

⁴ HFRX Global Hedge Fund Index as of October 31, 2022.

⁵ Pitchbook Global Private Equity Benchmark.



Oxford's Diversifier Strategies Platform: Smoothing the Choppiest Financial Seas

Shifting financial conditions often reveal weak points in investor portfolios. Sadly, most advisors have tailored their client's portfolios to the recent past—a world characterized by disinflationary growth. This Goldilocks environment for both stocks and bonds is historically rare and leaves investors overly concentrated to a benign set of market outcomes. A true fiduciary with a multigenerational focus considers other factors in the world and the potential portfolio impact of shifting financial seas such as rising inflation or falling growth.

It was thus that more than two decades ago, Oxford's founders decided to embrace nontraditional investment approaches in the spirit of enhancing client outcomes. Today, Oxford has built one of the most robust alternative investment platforms in the wealth management industry, giving clients the ability to access unique and capacity-constrained strategies that are unavailable to do-it-yourself investors and not sufficiently scalable for mass-market financial advisors.

One such innovative investment solution is Oxford's Diversifier Strategies. The Oxford Investment Team has curated a collection of niche strategies meant to enhance wealth compounding through stable risk-adjusted returns and capital preservation. Diversifier Strategies are

designed to thrive in different market environments, creating a balanced all-weather portfolio. This intentional mix of alternative strategies is built with an eye toward particularly strong performance when market volatility is most challenging for traditional stock and bond portfolios.

Diversifiers serve the role of steady compounders while dampening overall portfolio risk through the ability to shine brightest in the roughest of environments. Assembling such a strategy requires extensive expertise in sourcing, manager due diligence and risk and portfolio management—all areas the Oxford Investment Team has become known for nationally.

In a year characterized by negative returns for nearly all mainstream investment approaches, our Diversifier Strategies played exceptional defense in client portfolios—a testament to Oxford's truly differentiated approach.





Bespoke Generational SolutionsSM: Bridging the Emotional and Financial Realities of Family Wealth

We were moved recently when, during the eulogy for one of our dear clients, a surviving family member mentioned Oxford associates when recounting those who had an impact on helping to alleviate a source of stress in their time of grief. It was a reminder to all of us here at Oxford that when it comes to generational wealth, there is a lot more at stake than simply dollars and cents.

Bespoke Generational Solutions embraces the critical role of protecting the family's generational resources by integrating planning both vertically in each family line and horizontally across broad family groups, enhancing efficiencies and expanding planning opportunities. We approach the complex and unique issues on the family's balance sheet with a sensitivity and understanding that some issues can be deep, intimate and emotional, often involving family members in different phases of life.

Generational philanthropy is another cornerstone of Bespoke Generational Solutions. We work with families to design enduring charitable plans that bond and unite burgeoning future generations, while providing flexibility for each descendent to embrace their unique charitable passions. We contribute our technical expertise and

shared passion for philanthropy with the best practices from decades of working with philanthropic families.

It is our role to consider both tangible and intangible factors, like threads of opportunity, and to weave them together into a fabric that can stand the test of time. Using bespoke plans and foresight, Bespoke Generational Solutions is focused on linking the present day hopes, dreams and aspirations of a matriarch or patriarch with the realities of generations to come. More than just serving as a protector of wealth, it is Oxford's goal to enhance outcomes at every stage and through every lifecycle event.

We see our role as the focal point for the generational wealth universe, anchoring efforts that often include CPAs, attorneys, planners and other trusted advisors—to ensure both smooth collaboration and peace of mind on a perpetual basis.

We are honored to be an ally to generations of family clients at Oxford, and we strive to deliver a level of reassurance that will be as relevant tomorrow as it is today.



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TOFF.HDSM: Removing Ambiguity from the Challenging Landscape of Family Trusts

There are few lessons that are more relevant to the enduring legacy of British aristocracy than the recent transition of the Crown in the wake of the passing of Queen Elizabeth II. It was proof that with the appropriate amount of planning and preparation, even the largest and most complex transitions can be accomplished with ease.

At Oxford Financial Group, Ltd.TM, we realize that next-level transitions require next-level planning. To that end, we developed TOFF.HD to deliver a bespoke-level, structured service encompassing the kind of dynamic approach needed in a world which is anything but static.

Specifically, TOFF.HD is aimed at disambiguating the challenging landscape of family trusts. Although many families turn to trust vehicles to protect generational financial legacies, TOFF.HD clients can have dozens of trusts, many of which are ancestral, dating back decades, perhaps drafted by a few different attorneys under various state laws thus creating inconsistencies.

Our role is to sift through the complexities of generational trusts. We examine each trust on a provision-by-provision basis, reviewing governance, dispositive provisions, powers of appointment and

tax attributes. We then make granular recommendations to modernize the trusts in a way that creates order and structure both now and for the future with complete consistency.

Our focus of creating consistency and alignment of the entire suite of trusts with the family's philosophy enhances the flexibility needed to more easily address changes in tax law, trust law, family situations and of course, the needs of future generations. Our TOFF.HD analysis also serves as a playbook for future generations to guide them with respect to their rights, powers of appointment, fiduciary roles and options to "do business" with the family trusts as they reach various milestones included within the documents.





The Trust Company of Oxford™: Eliminating the Complexity of Competing Interests

It was 25 years ago that Oxford's founders observed a fundamental problem in the way trusts were administered. In a delegated trust—a typical trust model of the time—banks took a disproportionate role in the custody and management of the trust assets. This meant that the death of the matriarch or patriarch of a family would trigger a very complex and disruptive process that would upend things like existing advisor relationships, family continuity and other family office services.

In creating The Trust Company of Oxford, our founders had one goal—to put the interests of the families ahead of any institution or bureaucracy, creating a smooth and stress-free transition that would eliminate the complexity of dealing with competing interests.

Nearly a quarter century later, we have relieved this burden for hundreds of families. Through The Trust Company of Oxford, our associates—serving in various trustee roles—take the complexity and guesswork out of managing all types of trusts, including:

- I. Charitable Trusts, Foundations and Endowments
- II. Qualified Personal Residence Trusts
- III. Delaware, Nevada and South Dakota Dynasty Trusts

- IV. Spousal Lifetime Access Trusts
- V. Educational Trusts
- VI. Life Insurance Trusts
- VII. Special Needs Trusts
- VIII. Marital Trusts
- IX. Testamentary Trusts
- X. Revocable Trusts

Through our Delaware trust structure, we can provide trust services that are geographically “agnostic”—removing the irregularities that result when trusts are chartered in multiple individual states. In essence, by wearing strategic trustee “hats,” we can take advantage of the most sophisticated laws, planning and creative solutions available to a client. In this regard, The Trust Company of Oxford provides the most efficient way to ensure that your trust's objectives are fulfilled and your generational wealth needs are never the source of stress or confusion.

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The Premier Collection of OxfordSM: The Ultimate Banking Alternative for Oxford Clients

The Premier Collection of Oxford was developed over the years to provide the ultimate banking alternative for 8/9-digit families—offering access to customized technology, credit, wealth management and concierge services that allow our clients to enjoy life's pursuits.

Whether it's a bill-pay resource, the funding of a major purchase or the consolidation of donor activity, The Premier Collection of Oxford allows us the flexibility to customize a package of financial management and administrative services for each client's particular needs, backed by a next-generation tech stack that aggregates visibility into every dollar.

The four value-added services found within The Premier Collection of Oxford include:

- I. **Private Family Services:** Tailored personal and family entity financial, philanthropic and administrative support provided through Oxford's Private Family Services team.
- II. **M25 CounselSM:** Access to a full suite of technology solutions, providing aggregate account details and customized reporting.

- III. **Wealth Credit:** Access to private banking and lending solutions, including mortgage, construction financing and securities lending at highly-competitive rates due to our collective buying power.
- IV. **Elite Wealth Services:** A tailored approach to cash management, custody, clearing and settlement through multi-trillion-dollar-sized partners managed by your highly-credentialed Oxford team.

Today's high-net-worth investor is looking for simplicity, transparency and efficiency in their relationship with their money and those who manage it. The Premier Collection of Oxford helps alleviate the stress that comes with financial complexity.





Institutional Consulting Services: Providing Protection from Volatile Markets

Protection from the volatility of the markets isn't just a concern for individual investors—it's a reality that institutions must navigate as well.

Entities such as hospitals, not-for-profit organizations, foundations and endowments have a particular vulnerability when it comes to fiscal tumult. Without the proper protections against pitfalls, swings and risks, the financial fallout for these institutions can create challenges that extend to their ability to deliver critical support for their mission and services to their constituencies.

Through Oxford's Institutional Consulting Services, we are able to deliver the same type of white-glove service and bespoke investment strategies that our individual clients enjoy. For our institutional clients, we use our expertise in the absolute return-oriented diversifier category and other channels to dampen volatility and protect capital, particularly in difficult market cycles.

Our Institutional Consulting Services team fosters success for institutional clients by advising on reserve accounts, endowments, pension programs, 401(k) plans and other participant or committee-directed retirement programs. Our team offers similar counsel for plan sponsors, sharing

in the fiduciary responsibility these sponsors accept over participant investment accounts.

This area of service started more than three decades ago as a response to demand from our business-oriented clientele. Today, Oxford has grown to be one of the largest plan sponsor advisors in the Midwest, with a reach spanning well beyond same.

We have continued to grow our expertise, most recently in the area of ESG investing. Our best practices approach helps ensure that the environmental, societal and governmental values of each investment program align with those of the institution. This customized approach allows us to optimize each client's investment results relative to their own mission.

Oxford continues its commitment to the institutions we serve. Our thorough succession plan, with voting shares held in a Delaware Dynasty Trust, ensures that we will be here to support our institutional clients for years to come.





Swindon Transition CounselSM: Helping Pave the Way for Successful Transitions

For business owners, planning for ownership transition requires as much discernment around the emotional factors as it does the financial terms. That's why, in creating our Swindon Transition Counsel to focus on business owners, we take on the role of being the eyes and ears that are so critical to a successful business exit or bequest.

For any family, their business represents the biggest investment on a balance sheet—quantified not just in dollars and cents, but in dedication, sacrifice and exhaustive effort. That's why having an experienced ally to provide an elevated level of planning and oversight with a keen attention to detail isn't just a good idea but a necessity.

At Oxford, a Partner-owned and operated business, we understand the ethos of the business owner. We know they are pathfinders—those who have blazed a trail of success by having their eyes wide open to all aspects of their company's growth. That's why we work as partners during the planning process, providing the deep understanding and total transparency needed to minimize stress and ensure a smoother transition.

Our goal is to help formulate a plan that bridges market-driven forces with personal drivers. This allows us to filter out the noise created by inflation, potential changes in estate taxes and other external pressures so we can maintain a sharp focus on a business owner's goals for sale price, post-sale interests and activities and the passage of generational wealth.

This is particularly relevant in the present day, when the go-go returns of the past five years have throttled back and structuring the best possible outcome requires more effort than ever before. Fortunately, our team of experts is battle-tested and well prepared to help business owners and their future generations realize the best possible outcome for tomorrow—and today.





Private Equity and Diversifier Strategies

More than 20 years ago, Oxford recognized the potential of nontraditional investment approaches to enhance client outcomes. As a result of that vision, today Oxford boasts one of the most robust Private Equity and Diversifier platforms in the wealth management industry. With \$31.53 billion in assets under advisement (which includes assets under management)*, we are able to offer our qualified clients the ability to access sophisticated and difficult to access strategies that are not available to the common investor. In today's uncertain economic environment, it can be particularly beneficial to investment outcomes to include Private Equity and Diversifier Strategies, which can present opportunities that traditional investments do not.

**As of 12.31.21*



Oxford's Executive Assistants and Meeting Planners

At Oxford, our skilled Executive Assistants and Meeting Planners are a key component of the concierge-style level of service we provide our clients. So although your Oxford team is led by a dedicated group of CPAs, MBAs and highly-experienced financial professionals, they're joined by talented Executive Assistants and Meeting Planners who are adept at handling the behind-the-scenes details ensuring the Oxford ExperienceSM you have come to expect.

Oxford's Client Service Team

Oxford's Client Service Team is a dedicated group of professionals that ensure the mechanics of your financial picture remain finely tuned. Oxford's Client Service team is made up of individuals who are dedicated to working in conjunction with Managing Directors to execute estate and investment plans. Our Relationship Managers collaborate with our internal teams and with external advisors to implement everything from our client's day-to-day requests to long-term financial goals. Operationally, our Client Service Associates coordinate the behind-the-scenes account setup with our custodians and provide critical support and expertise to you and your Managing Director, and do so with an unparalleled combination of service, knowledge and capabilities tailored to your specific needs.



Owners Working With Owners

Oxford was founded in 1981 by an entrepreneur who saw an industry rife with conflicts of interest and hidden fees and believed there was a better way. Over 42 years later, Oxford is one of the largest independently-owned RIA firms in the country, with a fee-only, fiduciary model that puts client's needs first. That is why Oxford so intimately understands the ethos of the business owner, and why so many business owners turn to Oxford when they are ready to sell or transition their business. Our deep understanding and experience around the transition process helps to ease stress and ensure a smooth and successful transition.



Oxford Opens New Offices in Atlanta and Palm Beach

We are happy to share that we've established brick-and-mortar offices in Atlanta, Georgia, and Palm Beach, Florida; regions where we already have served our clients and friends of the firm for decades. This brings our physical offices to seven and enhances our ability to serve our families even more effectively throughout the 35 states* in which we have existing clients. Atlanta is a business epicenter for the entire Southeast with connectivity and influence in a region that includes seven states and boasts an international reach. Palm Beach enjoys a concentration of business owners and legacy family wealth that have long been serviced by Oxford. For these reasons and more we are excited to add physical offices and a team of colleagues in these two locations. Though there may be a little bit more sunshine than at our five Midwest offices, the level of sophistication and expertise that our clients have come to expect when they visit any Oxford office will remain the same.

*As of 8.1.2022



ATLANTA, GA



PALM BEACH, FL

The Importance of Technology

With so many of our clients reliant on Oxford to provide new and innovative investment solutions while maintaining some of their legacy positions, it's essential that their financial data is governed in a manner that is comprehensive, transparent and accessible. That is why in 2022, we further strengthened our commitment to Oxford's M25 CounselSM. M25 Counsel reflects each client's legacy in a holistic way through an aggregated and dynamic snapshot of their holdings, return and net worth—regardless of where the funds are held. To enhance this service, we recently created a more robust Aspirational Holdings Report to provide our clients a deeper level of insight and understanding of their private markets portfolio.



Bespoke Generational SolutionsSM

Bespoke Generational Solutions brings unparalleled expertise and innovation to our clients' unique planning needs. As each family generation evolves through time, our family office combines the most sophisticated analysis and strategies with the utmost in personal service and sincere communication between our family and yours. TOFF.HDSM is one extension of Bespoke Generational Solutions, designed to modernize and create order in a family's suite of trusts, as well as enhance understanding for future beneficiaries.





Never Stop Improving

The theme of this year's Annual Report is a famous quote from Ernest Hemmingway, *"True nobility is being superior to your former self."* We chose that because it is so consistent with one of Oxford's central values—never stop improving.

More than 42 years after the inception of the Oxford Brand, our Founder's philosophy is more present than ever. From the continual enhancement of the firm's services to our new offices in Palm Beach and Atlanta to our ongoing focus on hiring the best and brightest talent in the industry, Oxford is unwavering in our commitment to our clients, advisor friends and partners—and our drive to exceed our clients' expectations, indefinitely.

The opposition our founders encountered in the early years never seemed insurmountable, nor does it today. We embrace the teaching moments that allow our organization to get better and perform at a higher level of execution. We see each of these moments as critical in achieving our desire to keep growing, keep improving and keep innovating.

The firm started with nothing: literally a financial statement equity balance of \$1,000. However, we did possess invaluable qualities: vision, perseverance, hope for the future and an extraordinary ability to work tirelessly. As many of the readers of this Annual Report well know, with "nothing to lose" and determination to overcome challenges, Oxford went on to set the standard as a fee-only firm (not fee-based, which means fees and commissions). We believe Oxford has become a benchmark in terms of quality and prestige in a world of complicated financial arrangements between the client and their financial advisor. We are blessed to be a national firm with Midwestern roots, offering our clients a fee-only, fiduciary approach with no conflicts of interest.

We are so thankful for you, our clients, advisor friends, colleagues and partners, each of whom made us and continue to make us a success. Thank you again for your business and your support. You drive everything we do, and we are truly grateful!

SCHOLA LOGICAE



2023 Annual Report

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OXFORD

FINANCIAL GROUP, LTD™

ofgltd.com

Disclaimers

Oxford Financial Group, Ltd.™ is the premier multi-family office in the Midwest and one of the largest independent RIA firms in the country with oversight of approximately \$31.53 billion in assets under advisement* (which includes assets under management. Oxford has 18 Managing Directors in five market offices (Atlanta and Palm Beach offices opening soon) who serve over 700 family and institutional clients in 35 states.**

Oxford is an independent, fee-only firm that is privately held by its Partners and has provided multigenerational estate planning advice and forward-thinking investment solutions to families and institutions for over 40 years. With special expertise in Aspirational Solutions and Diversifier Strategies, Oxford specializes in addressing the needs of 8/9-figure clients. Oxford Financial Group, Ltd. is a Registered Investment Advisor (RIA) registered with the Securities and Exchange Commission and is headquartered in Carmel, Indiana. Registration does not imply a certain level of skill or training. For more information about our firm, or to receive a copy of our disclosure Form ADV and Privacy Policy, call 800.722.2289 or contact us at info@ofgltd.com.

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*As of 12.1.22

**As of 8.1.22