

The Art of Oxford

THE 2025
ANNUAL
REPORT



OXFORD
FINANCIAL GROUP, LTD.™



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

Letter from Jeff

Dear Oxford Friends,

As I reflect on this past year at Oxford Financial Group, Ltd.™, one thing stands out clearly: the Oxford Difference continues to resonate with our clients, partners and the broader market. This ongoing commitment to independent, client-centric service has fueled another successful year for our firm, allowing us to expand in ways that reinforce our values and strategic direction.

One of the most significant developments for us has been the progress toward establishing a national trust charter. While this initiative is not quite complete, it represents a pivotal step in Oxford's ability to offer even greater flexibility and service to our clients nationwide. We are confident that once implemented, it will add another layer of value to our comprehensive wealth management offerings. I'm excited about what's to come as we continue to refine and execute this important addition to our services.

Our presence in newer markets, particularly in Atlanta and Southeast Florida, has continued to exceed expectations. The reception in these communities has been overwhelmingly positive, with many centers of influence responding enthusiastically to Oxford's distinct fiduciary approach to our business.



We are seeing a significant uptake in private equity transactions, driven by both new investments and successful exits. While it's true the broader market's performance this year has been buoyed by a select few stocks, we've ensured our clients' portfolios are positioned to benefit from such trends, while still adhering to our core investment principles.

It's also worth emphasizing that our independence remains a cornerstone of our strategy. Unlike many firms that have opted to sell stakes to private equity (with potential conflicts for some), Oxford is wholly committed to maintaining 100 percent ownership by our Partners. This approach allows us to retain the culture and continuity that have defined us for over four decades.

As we look ahead, I'm particularly focused on growing our client-facing Managing Director roles by 15 percent annually over the next five years. This investment in our people is critical to maintaining the high-touch service our clients have come to expect from Oxford.

Additionally, I anticipate opening another market office by the end of 2025, which will help us extend our reach to better serve clients in key regions.

Continuous learning and improvement have been, and always will be, part of our DNA. We remain committed to leveraging technology—not just to keep pace with industry standards but to lead where it matters most for our clients. Whether through

refined service offerings or operational efficiencies, our goal is to ensure that Oxford clients benefit from both strategic foresight and practical enhancements.

The past year has reinforced the importance of maintaining a culture of trust, respect and collaboration within our firm. I'm proud to say that Oxford remains a place where people are genuinely happy to come to work, collaborate and contribute to something special. As always, I am grateful for our team's dedication and the trust of our clients, which together make Oxford's success possible.

We have ambitious goals for the coming year, and I look forward to sharing this journey with you. Thank you for being part of the Oxford Story.

Sincerely,

Jeffrey H. Thomasson, MBA, CFP®
CEO and Managing Director



THE OXORD DIFFERENCE:

Independence, Integrity and Experience

At Oxford, our clients don't just work with employees—they work directly with Partners who are owners of the firm. As a privately held company, we understand the challenges and complexities of running a family business and managing family wealth.

One defining aspect of Oxford's approach is our commitment to independence. We are privately owned, with no outside capital or private equity investment. This ensures that we maintain the autonomy to deliver client-focused service, free from external pressures. It also allows us to scale our business in ways that are relevant, deliberate and aligned with the best interests of our clients.

A core component of Oxford's long-term vision is our comprehensive succession strategy. Our Partners are fully engaged in transferring knowledge, relationships and ownership of the firm to the next generation of leaders, ensuring seamless continuity and preserving the independence that defines us. This approach supports a smooth transition of management and culture, safeguarding Oxford's legacy for clients and future Partners alike.

The Oxford Difference extends beyond structure to the experience we create for our clients. We roll up our sleeves and shoulder the administrative and financial tasks that might otherwise consume their time, allowing them to focus on the

priorities that matter most. Whether it's pursuing passions, enjoying family time or exploring new ventures, we aim to make wealth management, not a burden, but a pathway to personal fulfillment.

As a firm founded on planning, we take a holistic approach that considers each client's entire financial picture—not just their investment portfolio. Our role is to be more than investment advisors; we are partners in navigating financial decisions that create successful outcomes with lasting impact.

Our commitment to understanding our clients on a personal level is another cornerstone of our approach. We strive to uncover what truly matters to them—what keeps them up at night, what they hope to achieve and what's closest to their hearts. This deep understanding enables us to deliver solutions uniquely tailored to their goals, aspirations and circumstances.

Continuous improvement is ingrained in Oxford's culture. We constantly challenge ourselves to evolve and refine our services in response to changing market conditions. As a nimble firm, we are able to make quick decisions and introduce new offerings that align with emerging client needs. We're not content with past successes—we are always looking forward, anticipating what clients will need next and fine tuning our approach to deliver on those needs.



THE 2025 ANNUAL REPORT

THE OXFORD WHY

*We believe the stewardship of your legacy requires passion,
an alignment of interests and inspired solutions
which are customized to your unique situation.*

Your success is our only objective.



THE BENEFITS OF EXCLUSIVITY:

A Strategic Approach to Client Service

Exclusivity is not just a feature of our client service—it's a strategic advantage that defines the way we operate. Our approach is rooted in selectivity, designed to ensure that every client we serve can fully benefit from the comprehensive value we work to provide. We aim to create lasting relationships where we can add significant value to the families we serve, for generations to come.

It starts with Oxford's Value Council, a unique oversight body that plays a crucial role in maintaining the integrity of our client relationships. Chaired by Partners of the firm, the Value Council carefully evaluates potential clients before we even propose a partnership.

This deliberate process assesses whether our suite of services aligns with the clients' goals, challenges and potential for mutual value creation. This helps ensure that we deliver our best work to clients who benefit from our services.

Our commitment to exclusivity extends to the profile of the families we work with. Oxford primarily partners with clients who have significant investable assets, complex estate and income tax planning needs and a desire to grow their wealth responsibly. We understand this heightened focus on their balance sheet is driven by a genuine sense of accountability—both to current and future generations and their favorite

philanthropic endeavors. We believe the clients we serve are stewards of their families' legacies, and our role is to support that vision.

Oxford's exclusivity is also evident in our deep commitment to sharing best practices across our diverse client base. Over the years, we have accumulated insights from hundreds of family offices nationwide. We use these experiences to help our clients proactively address potential challenges and structure their own family offices more effectively. Our role is not only to advise but also helps to ensure successful execution, guiding clients through complex decisions in both investments and governance.

A key component of our offering is aspirational private equity, where qualified clients have access to institutional-caliber investments typically reserved for single-family offices. For over 20 years, we have dedicated countless hours and a tremendous amount of Partner capital to build our investment team so our clients can benefit from the access to these unique investment solutions.

Our selectivity in client relationships allows us to focus intensely on each family we serve, providing personalized solutions that address their unique needs. Whether a client is well-versed in financial planning or just beginning to understand wealth management, we meet them where they are. We take the time



to listen, understand their goals and tailor our approach—whether that means delving into details or providing high-level summaries based on the client’s preferences.

The benefits of exclusivity at Oxford go beyond prestige. They reflect a deliberate strategy to ensure our clients receive the highest level of service, expertise and alignment. It’s about building lasting partnerships that drive meaningful growth, protect family legacies and create a positive impact across generations.

THE OXFORD MISSION

Oxford’s mission is to provide the highest quality and most comprehensive Bespoke Generational Solutions and investment advice including Aspirational Solutions and niche growth strategies to achieve our clients desired outcomes.

We shall remain an independent, fee-only firm with the continuing objective to be the recognized leader within the wealth advisory and trust services fields.

We will adhere to the highest ethical standards in all our endeavors while meeting the professional goals of our associates and creating value for our shareholders.



THE VALUE OF A TEAM:

A Comprehensive, Client-Centric Approach

At Oxford Financial Group, Ltd.™, we understand that managing significant wealth requires a multifaceted approach, delivered by a well-oiled, well-maintained machine. That’s why our clients benefit from more than just an advisor—they gain access to an entire team of experts, each bringing specialized knowledge and skills to the table. We believe having diverse expertise embedded within our service model sets us apart and enhances the value we deliver to our clients.

Central to Oxford’s approach are two Managing Directors who are Partners of the firm, working together to provide seamless, comprehensive service to each client family. One Managing Director focuses on investment management, serving as the client’s personal Chief Investment Officer, while the other specializes in Family Office Services, acting as a Chief Financial Officer for the family. This model helps ensure clients receive the highest level of expertise in both investment management and financial planning, creating a balanced and informed approach that addresses their unique needs.

Supporting the two Managing Directors is a Relationship Manager, a key member of the team who serves as the day-to-day contact for clients. The Relationship Manager maintains a deep understanding of each client’s goals, preferences and ongoing agenda, ensuring nothing falls through the cracks. This continuity of service allows clients to receive timely

responses and support for tasks like wire transfers, account updates and other daily financial needs.

Another key component of Oxford’s team approach is the Oxford Investment Fellows®, a group of specialists with institutional backgrounds and deep expertise across multiple investment strategies and asset classes. These experts offer clients in-depth education and insights into specific investment opportunities, whether it is private equity, real estate or other alternative investments. The Oxford Investment Fellows are essential in helping clients make informed decisions, offering context and clarity about how each opportunity aligns with broader portfolio strategies.

Clients also benefit from access to the Family Office Fellows and Oxford’s Family Office Services Technical Team, a group of subject matter experts in areas such as tax law, multigenerational estate planning, philanthropy, asset protection and trust structures. These specialists are available to join client meetings, providing insightful guidance on complex matters that require a more nuanced approach.

In addition to the above team of experts, each Oxford family benefits from a dedicated Oxford “cell team”—associates who support all other team members to facilitate a smooth and cohesive client experience. These professionals handle



meeting preparation, follow-ups and any other tasks critical to our ongoing relationship with each client. They are the backbone of Oxford's operational efficiency, helping ensure all commitments are executed between meetings and all communication is clear and timely.

Providing our clients with a robust team of experts from all areas of the firm is just one example of our commitment to deliver best-in-class service at every level of the client relationship.

VALUE PROPOSITION

Oxford Financial Group, Ltd.[™] is a premier provider of family office, wealth management and investment advisory services.

Privately held and committed to its independence, Oxford offers families of significant influence, individuals and institutions objective advice and unparalleled personalized service consistent with our Midwestern values, as well as exclusive access to unique wealth enhancement solutions in a fee-only format.



ATTRACTING TOP TALENT:

The Oxford Approach to Building an Elite Team

At Oxford, excellence isn't achieved by chance—it's the result of a deliberate effort to assemble a team of professionals whose collective expertise and dedication ensure the highest standard of service for our clients. We believe the depth of knowledge across our team, combined with a unique culture of collaboration and shared purpose, sets Oxford apart in the competitive world of financial services.

A Culture of Excellence

Our team is distinguished not just by individual credentials but also by the culture we've cultivated. At Oxford, technical acumen is paired with interpersonal skills and a commitment to our mission, ensuring every associate contributes meaningfully to both client outcomes and the broader team dynamic.

The numbers speak volumes about the caliber of our associates. Oxford's team includes 22 CERTIFIED FINANCIAL PLANNERS™, 12 Chartered Financial Analysts®, 19 MBAs, 11 attorneys with Juris Doctor degrees and six Certified Public Accountants. From sophisticated investment strategies to multigenerational estate planning, our associates bring a wealth of expertise to every interaction.

Careful Recruitment, Continuous Growth

To amass such an experienced and well-credentialed team, Oxford's recruitment process is rigorous, emphasizing both technical skills and cultural alignment. Associates must embody the values that have defined the firm since its inception—teamwork, integrity and a client-first approach. This careful selection helps ensure new team members not only add to Oxford's technical expertise but also enhance its culture of collaboration and shared purpose.

Oxford's commitment to excellence extends beyond recruitment. Professional growth and continuous improvement are hallmarks of our culture. Through mentorship, ongoing education and opportunities to collaborate on complex client needs, associates at Oxford are supported in their journeys to achieve their fullest potential. This commitment to growth benefits both our associates and our clients, and we believe this is what helps Oxford remain at the forefront of the industry.



Securing a Legacy of Stability

Another key differentiator is our deliberate focus on stability and independence. By placing voting shares of the firm in a Delaware Dynasty Trust, Oxford has ensured that its culture and values remain intact for generations to come. This structure not only preserves the independence of the firm but also aligns with the long-term needs of the families and institutions we serve. We see it as a forward-looking decision that underscores Oxford's commitment to stability, continuity and excellence.





OXFORD'S GROWTH:

Strengthening a Nationwide Footprint

In 2024, Oxford continued its remarkable trajectory of growth, fueled by the expansion of its physical office locations, strategic hires and commitment to delivering unparalleled client service. Two standout examples of this growth were the Palm Beach, Florida, and Atlanta, Georgia offices, which built on their 2023 openings to enhance Oxford's ability to serve high-net-worth families across the nation.

Palm Beach: Building Trust and Presence

The Palm Beach office experienced a banner year in 2024, driven by Oxford's unique approach to wealth management. In a community defined by sophistication and interconnected networks of business owners, Oxford's reputation for objectivity and face-to-face engagement resonated deeply.

Oxford's presence in Palm Beach is not new, and its growth to include a physical office location has become a contributor to Oxford's overall success in the area. The office serves ultra-high-net-worth families in Palm Beach and the surrounding area, helping families plan for multigenerational success.

Atlanta: A Decade in the Making

Atlanta's success in 2024 reflects years of groundwork by Oxford's leadership to establish relationships in this

thriving market. Even before opening the Atlanta office in 2023, Oxford partners had cultivated meaningful connections with the local advisory community, laying a foundation for rapid growth.

The Atlanta team has positioned itself as more than just a financial manager—it strives to be a trusted partner that prioritizes relationships and acts as a comprehensive family office. Oxford has brought its unique suite of services to Atlanta, including private equity opportunities and single-family office solutions.

The growth of the Atlanta office has also served as a model for other Oxford locations, exemplifying how a tightly knit team and a commitment to community engagement can help build a strong reputation with advisors and clients alike.

Strategic Leadership Additions

Oxford's growth wasn't limited to the Palm Beach and Atlanta office locations. The firm welcomed several new Partners in 2024, underscoring its ability to attract talent. Among them were Andrew Filauro in Palm Beach, Florida and Bo Wilkins in Atlanta, Georgia, who have already made significant contributions to their respective offices.



Additionally, Jarret Blum joined the Chicago, Illinois office as Chief Development Officer & Managing Director, while Brian Copsy joined the Indianapolis, Indiana office as Chief Financial Officer. These hires reflect Oxford's strategic investments in leadership to drive continued growth, innovation and to deliver exceptional client experiences.

A Nationwide Commitment to Excellence

As Oxford looks back on a year of growth and accomplishment, the firm remains steadfast in its mission to provide unparalleled service to its clients. Oxford is striving not just to expand its footprint or leadership team, but to shape the present and future of wealth management with a client-first approach.



ATLANTA



CHICAGO



CINCINNATI



GRAND RAPIDS



INDIANAPOLIS



MINNEAPOLIS



PALM BEACH

Oxford Leadership



1 Jeffrey H. Thomasson, MBA, CFP®
CEO & MANAGING DIRECTOR

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

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

4 Jarret D. Blum, CWS®
CHIEF DEVELOPMENT OFFICER
& MANAGING DIRECTOR

5 Jason R. Brinks, CFP®
MANAGING DIRECTOR

6 Laura J. Clark, CFA
MANAGING DIRECTOR

7 Lorelei M. Tolson, CPA/PFS, CFP®, CIMA®,
CEPA, CExp™
MANAGING DIRECTOR

8 Tim E. Wittenbrook, CFP®
MANAGING DIRECTOR

9 Zachary S. Littleton, MBA
MANAGING DIRECTOR

10 Richard V. Hall, MBA, CFP®, CTFA,
CWS®, CDFIA®
MANAGING DIRECTOR

11 Barton C. Francis, MST, CFP®, CIMA®
MANAGING DIRECTOR

12 Kevin W. Coquilllette
MANAGING DIRECTOR



13 Ty Schlobohm
MANAGING DIRECTOR, MAYFAIR
CAPITAL PARTNERS™

14 Robert M. Twitchell, MBA, CFA
MANAGING DIRECTOR

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

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

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

18 J. Parker Mitchell, MBA, CFA, CFP®
MANAGING DIRECTOR

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

20 S. Bowden "Bo" Wilkins, ChFC®, CAP®, CLU®
MANAGING DIRECTOR

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

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

23 Scott M. Simmons, JD, LL.M.
MANAGING DIRECTOR & FAMILY
OFFICE FELLOW

24 Brian D. Copsey, MAcc, CFA, CPA (Inactive)
CHIEF FINANCIAL OFFICER

Oxford Leadership



25 H. Tyler Rosser, JD, CFP®
MANAGING DIRECTOR

26 Andrew D. Filauro, MBA
MANAGING DIRECTOR

27 Grayson E. Miller
MANAGING DIRECTOR

28 Nicholas S. Klein, MBA, CAIA
MANAGING DIRECTOR

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

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

31 Jeffery H. Stroman, CPA (Inactive)
MANAGING DIRECTOR

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

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

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

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

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

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



38 Elizabeth A. Kiser
DIRECTOR, MARKETING AND COMMUNICATIONS

39 Jennifer L. Emery, MBA, MJ, CRCM
CEO, THE TRUST COMPANY OF OXFORD™

40 Robin L. Burian
DIRECTOR, PRIVATE MARKET SERVICES

41 Travis R. Armstrong, MBA, CFS
SENIOR DIRECTOR, TECHNOLOGY & PRIVATE
MARKET OPERATIONS

42 Lauri J. Emery
SENIOR DIRECTOR, ADMINISTRATIVE SERVICES

43 Keenan P. Call, JD, CPWA®, ABFP®
DIRECTOR, FAMILY OFFICE SERVICES

44 Kathleen K. Gadus, CPA
CONTROLLER

45 Missy A. Reichert, CFP®
SENIOR DIRECTOR, CLIENT SERVICE

46 M. Breeze Krumm, CAMS®
CHIEF COMPLIANCE OFFICER

CELEBRATING 25+ YEARS OF SERVICE:

Serving Clients with Excellence

Congratulations to our associates who have been at Oxford for 25 years or more! Their dedication and commitment to serving clients exemplifies all that Oxford strives to be each and every day.



Left to right: Tina McDorman, Nicole Primavera, Lauri Emery, Bobbi Barnett, Jeff Stroman



Left to right: Jeff Thomasson, Jamie Courtney, Debbie Martz, Greg Tislow, Kara Talbott



Left to right: Rebecca Schroeder, Dan Arb, Lora White, Sherry Piloni



OXFORD TIMELINE

1981



Oxford was founded by Jeffrey H. Thomasson, CEO and Managing Director.

1985



Governance of the firm was established. An outside firm helped Oxford develop its current governance structure, which included the establishment of committees.

1985-1987



Business Development outreach grows to include Fort Wayne, Evansville, Richmond and South Bend/Elkhart, Indiana and Cincinnati, Ohio.

1987



\$25M of assets under management.



ASPIRATIONAL INVESTMENTS:

Unlocking Unique Growth Opportunities

Traditional investment strategies such as a classic stock and bond portfolio are just a starting point for investing successfully. For families seeking the possibility of transformative wealth growth, aspirational investments may offer a powerful complement to traditional public markets. Aspirational investments can be an avenue to help qualified clients diversify their balance sheets through exposure to privately held operating companies, pairing the possibility of greater returns with deep alignment of interests.

What sets Oxford apart is our distinctive strategy for allocating capital to Aspirational Solutions. As owners and investors ourselves, we put our own capital to work on the same terms as our clients—often at rates that exceed the industry standard for private equity firms. This helps ensure our goals are aligned with those of our clients and aims to create a partnership rooted in mutual success.

Oxford's aspirational portfolio is built on three core strategies:

- I. **Direct Control of Private Operating Businesses:** We acquire and manage controlling stakes in private companies, enabling us to deliver hands-on growth strategies that have the potential to maximize value for our clients.
- II. **Traditional Private Equity Fund Investing:** We participate as anchor Limited Partners (LPs) in sector-specific General Partner-sponsored funds, helping to ensure access to what we believe to be top-tier private equity opportunities.
- III. **Co-Investments with General Partners and Family Offices:** We collaborate with trusted General Partners and single-family offices to co-invest in what we think are promising single operating companies, leveraging our combined expertise to drive growth.

As the private equity market evolves, many investors are drawn to the “mega funds,” the Microsofts of the investment world. While these funds offer perceived security, they often miss the untapped potential of smaller, emerging managers in the lower middle market. At Oxford, we actively seek what we think are talented managers who are often overlooked by larger firms that, by default, are forced to invest in the largest funds. By becoming anchor investors with these managers, we unlock the potential for better economic outcomes for our clients, as smaller funds often have the ability to access less efficient market segments where outperformance is more likely.

1990



Moved the Indianapolis office to 116th Street in Carmel and the first real Oxford look was born.

Many of our client families understand this strategy well, having built substantial wealth through private business ownership. For over 20 years, Oxford has invested heavily in developing a professional team capable of helping clients recreate their balance sheets through diversified private ownership. This approach mirrors the original wealth-building strategies of our clients, but with enhanced diversification to help manage risk and maximize returns.



1990s



Oxford introduced bill pay services.

1995



Launched what is now Mayfair Capital Partners™.

1997



The Trust Company of Oxford™ was founded.



DIFFERENTIATED TAX MANAGEMENT STRATEGIES:

A Holistic, Long-Term View

Tax management is more than just an element of wealth planning—it's a central strategy for maximizing financial outcomes across generations. That's why, at Oxford, we go well beyond simply identifying opportunities for tax savings. In addition, we explore the broader implications of tax strategies, considering how they impact not only the client's financial situation but also family dynamics and long-term priorities.

We recognize that today's tax strategies can have lasting effects. That's why we focus on how these strategies will align with evolving goals over the next 10, 20 or even 30 years. By taking a holistic approach, we help clients feel confident that the decisions made today will continue to serve them well into the future, even as their circumstances and objectives change.

One of Oxford's standout offerings in tax management is tax-managed equity investing. While the specifics of our process are proprietary, the strategy's core focus is clear: to provide clients with broad US equity exposure while maximizing opportunities for tax-loss harvesting. Over the years, we have evolved our approach to help ensure it remains highly effective and cost-efficient. The depth of our investment team and their relationships throughout the industry have provided us with extraordinary access to top-tier managers who are developing innovative approaches to such investment strategies.

Initially, Oxford embraced indexing and passive management as a low-cost way to capture exposure across US equities. This approach provided diversified market access while keeping fees minimal. As the needs of our clients grew more sophisticated, we adapted by shifting to passive separate account management, which allowed us to track major benchmarks like the S&P 500, while also creating opportunities to realize tax losses, defer taxable gains and take advantage of tax efficient charitable giving. This evolution enhanced tax efficiency without compromising investment performance.

Recently, we have refined this approach even further. By incorporating both long and short investing within equity separate accounts, we've been able to increase the availability of tax losses that can be harvested. This advanced strategy helps offset gains elsewhere in the portfolio, thereby reducing annual tax obligations. Such strategies are particularly powerful for clients who wish to diversify away from concentrated positions or for clients with extraordinary gains, for example, from the sale of a business. By utilizing tax-efficient management techniques, we provide clients with significant savings while also maintaining the desired market exposure.

Oxford's differentiated tax management strategies reflect our commitment to comprehensive, client-focused planning. We understand each family's situation is unique, and our tailored strategies ensure tax management aligns with broader financial



OXFORD TIMELINE *(continued)*

2000



Development of the Oxford Succession Plan, which ensures the firm remains privately held and 100% owned by its Partners, indefinitely, to protect Oxford's clients, the firm and its associates while assuring advice and counsel is objective.

and personal goals. By focusing on both immediate tax savings and long-term implications, we help clients achieve better outcomes that resonate across generations.

2001



Launched Savile Row, LLC, semi-liquid private partnerships which can be redeemed at regular intervals and can offer attractive return and diversification characteristics.

2002



Chris LaMothe served as Oxford's President, providing outstanding leadership and fostering the continued growth and success of the firm.

2010



Buyout of Crowe Wealth Management.



BESPOKE GENERATIONAL SOLUTIONS:

Helping Families Sustain Prosperity Across Generations

For many families, managing significant wealth is more than a financial responsibility—it's a commitment to sustaining prosperity across generations. At Oxford Financial Group, Ltd.™, we understand the unique complexities that come with this commitment, and our Bespoke Generational Solutions are designed to help families navigate the decision of building a family office or outsourcing those responsibilities to a more scalable, sustainable structure.

The question of whether to build a standalone family office or work with a firm like Oxford often centers around two common scenarios: The first involves business owners who prefer not to build out and manage the complexities of a family office themselves and are instead looking for an outsourced multifamily office solution. The second scenario involves families who already have a small, in-house family office but recognize their three- to five-person team may not have the scale or resources they need.

In both cases, an outsourced, multifamily office model like Oxford's may offer an appealing alternative. We are uniquely positioned in an ever-evolving competitive landscape where we are not the "smaller" RIA and are big enough to deliver institutional-quality resources. By serving as your outsourced

family office, Oxford provides the same level of personalized service as a traditional family office, while also delivering the scalability and continuity to help you sustain your wealth across generations. All this without the overhead and complexity clients might assume by managing the services themselves.

For families with existing family offices, transitioning to Oxford can provide significant benefits. We offer the depth of resources, expertise and infrastructure that many smaller family offices lack, enabling a smoother and more effective private wealth management experience. Our scalable structure not only ensures that clients receive top-tier service today, but also provides for continuity and longevity, helping to ensure that the family's wealth is managed sustainably for generations to come.

Being a multifamily office is not just about managing assets—it's about fostering and maintaining long-term relationships rooted in higher levels of trust upfront. We take the time to understand each family's culture, dynamics and values, ensuring our strategies align not only with financial objectives but also with personal aspirations. By focusing on both the numbers and the people behind them, we strive to help clients achieve more than just financial success, but also a lasting legacy.



OXFORD TIMELINE *(continued)*

2010



Launched M25 Counsel, which offers clients a unified view of their entire multigenerational portfolio.

2015



TOFF.HD® introduced, a service designed to modernize and integrate a family's entire suite of trusts.

2017



Bespoke Generational Solutions launched.

Whether it's an alternative to building a standalone family office or winding down an existing one, Oxford's Bespoke Generational Solutions provides a seamless, scalable and sustainable approach to managing generational wealth. With a focus on trust, expertise and tailored solutions, we are committed to helping families achieve their long-term financial goals—one generation at a time.



PRIVATE FAMILY SERVICES OF OXFORD®:

A Professional and Confidential Family Home Office Solution

For many of our Oxford Financial Group, Ltd.™ families, managing the day-to-day financial and administrative operations within their home family office can produce significant strain on their time and energy, limiting what would otherwise be available for business or leisure. Private Family Services of Oxford® (PFSO) provides our clients with a professional and confidential family home office solution, whether it is to replace their existing family office or to enhance it. Our families have worked hard to achieve their success, and PFSO wants to help them enjoy that success by freeing them up to focus on what matters most, not paying bills, tracking expenses, creating reports or filing documents.

Private Family Services of Oxford provides a team much like a family home office, without the administrative hassle. We match each family with the appropriate PFSO team member to fit their specific needs to help ensure the home office runs smoothly and is maintained according to the family's specifications.

Private Family Services of Oxford offers an array of support services in four main areas, including but not limited to:

- I. **Personal Finance:** PFSO offers peace of mind that your bills are handled and expenses monitored, regardless of the size or complexity of your properties or household staff. Valuable and digestible financial reporting is provided as needed, to allow for quick analysis and decision-making.
- II. **Administrative Support:** Our clients are extremely busy, both while working or in retirement. Whether it is managing a company, traveling extensively or serving on a favorite not-for-profit board, we can help provide the administrative support needed.
- III. **Family Entity Support:** The level of oversight required to operate and maintain family properties, vacation homes or valued family assets placed in separate entities can be tremendous. PFSO can provide the administrative and financial support necessary to ensure the proper separation between the family entity and the individual household.



OXFORD TIMELINE *(continued)*

2018



The Oxford Investment Board is established.

2019



Regent Street Co-Investment Fund launched.

2021



Oxford celebrates its 40th year.

IV. **Philanthropic Support:** We help make it easier for our clients to share their success through donations to charities and organizations they feel passionate about. PFSO can handle the paperwork and communication, serving as a liaison between the charitable organizations and our clients.

Our clients' family time is valuable, and the Private Family Services of Oxford Team is here to give some of that time back, all while providing peace of mind their financial affairs are handled professionally, thoroughly and confidentially.



INSTITUTIONAL CONSULTING SERVICES:

Driving Smarter Portfolios for Endowments and Foundations

For midsize endowments and foundations navigating a volatile investment landscape, striking the perfect balance between growth and stability isn't just a good practice—it's a necessity. At Oxford, our Institutional Consulting Services Team specializes in crafting tailored strategies with the goal of helping these organizations achieve their mission while optimizing risk-adjusted returns. It's not just about managing portfolios—it's about empowering institutional clients to think differently and make informed decisions.

Oxford has developed a comprehensive framework for helping clients understand and embrace diversification and alternative investment opportunities. This approach focuses on education, research-driven insights and tailored solutions to deliver results. Here's how we guide our clients through the process:

Step 1: Education and context setting

One of the most significant challenges institutional investors face is overcoming the comfort of sticking with conventional approaches, such as relying heavily on public equities or fixed income. Oxford addresses this by focusing on education. In committee settings, we work with the clients' decision-makers—often sophisticated volunteer boards—to explain the potential benefits and risks of private market solutions.

This involves outlining liquidity considerations, expected returns and how these strategies fit within a diversified portfolio.

Our education process compares private market opportunities with the success larger institutions have experienced over decades, showcasing how midsize foundations can “punch above their weight” using Oxford's access to institutional-grade investments. By building understanding and trust, we help committees make confident, informed decisions about their portfolio strategies.

Step 2: Evaluating fit and customizing solutions

Not every investment strategy is a fit for every client. That's why Oxford's Institutional Consulting Services Team takes a tailored approach to portfolio construction. For growth portfolios traditionally reliant on public equities, we introduce private equity and other Aspirational Solutions to enhance returns. These investments help create a cushion for draw rates, allowing endowments and foundations to maintain spending power.

To complement fixed-income allocations, we incorporate absolute return strategies, which provide better yield potential without the volatility of equities. When public equity markets are high, but still an essential component of a portfolio,



OXFORD TIMELINE *(continued)*

we leverage long-short strategies that capture the upside while mitigating downside risks caused by inflation, geopolitical tensions or economic uncertainty. This focus on diversification aims to help clients build resilient portfolios while maintaining liquidity.

Step 3: Monitoring and adapting over time

Our work doesn't end with implementation. Oxford emphasizes ongoing monitoring and reporting while comparing portfolio expectations to actual performance. Quarterly reviews with clients provide clarity on returns, volatility and alignment with objectives. This consistent cadence also allows us to make adjustments as market conditions evolve. By remaining nimble, we can help clients capture upside potential during favorable markets while striving to maintain protection in downturns.

What sets Oxford apart from big-box retail firms is access and scale. Thanks to our deep relationships with high-net-worth families and our aspirational platform, we offer institutional clients access to private equity and other alternative investments. Unlike retail-focused solutions, which often rely on hedge-fund-like mutual funds, Oxford brings decades of expertise and research-driven insights to the table, ensuring midsize endowments and foundations have access to the same high-quality managers used by billion-dollar institutions.

The result? Portfolios that have the potential to achieve long-term growth, maintain liquidity and fulfill the missions of the organizations we serve. For institutional investors looking to navigate an uncertain future, Oxford provides the education, tools and expertise aimed at helping them achieve their goals.

2021



The Trust Company of Oxford™ celebrates its 25th year.

2022



Kristina Baron and Bo Ramsey named as Co-Managing Partners.

2022



Regent Street Partners Fund is launched.



THE OXFORD EYE PORTAL:

Harnessing AI for Deeper Client Insights

To stay ahead in wealth management, technology is no longer expected to be just a helpful tool—it must be a game-changer. Oxford strives to be at the forefront of innovation, embracing this shift with its Oxford Eye Portal. This dynamic platform utilizes cutting-edge technology to provide clients with real-time, actionable insights into their portfolios, helping ensure they remain empowered and informed every step of the way.

A Portal Into Precision

The Oxford Eye Portal represents a leap forward in providing clients with clarity and precision in their investment management. Designed to do far more than track portfolio performance, the portal aggregates and analyzes extensive data, presenting it in a user-friendly format for clients to access via mobile devices or desktops. Built on a foundation of partnerships with providers like Addepar and Tamarac, the platform ensures clients can view their investments in real-time, removing the delays of traditional reporting methods.

Today, the need for immediacy has become paramount. With the Oxford Eye Portal, clients now have a continuously updated snapshot of their portfolio's performance. This level of accessibility can provide an advantage in navigating ever-changing market conditions.

Technology That Powers Confidence

The Oxford Eye Portal is powered by advanced analytics, machine learning and AI-driven capabilities, integrated to deliver a highly personalized experience for each client. These technologies can streamline the data-driven processes that underpin wealth management, helping to ensure clean, accurate information and better insights into portfolio performance.

By leveraging these advanced technologies, we can provide a more precise understanding of each client's financial picture. The use of predictive analytics and machine learning enables advisors and clients alike to make informed, confident decisions based on a clear view of their investments and strategies. This approach also scales Oxford's ability to deliver tailored solutions, with the goal of enhancing the level of service provided to clients without sacrificing the personal attention they have come to expect.

Elevating Client Relationships

The Oxford Eye Portal also plays a key role in strengthening client relationships by fostering transparency and trust. Rather than relying on static, complex reports, clients now have direct access to real-time insights into performance, allocation strategies and even tax implications. This transparency not only helps build confidence but also enhances collaboration between clients and their advisors.



OXFORD TIMELINE *(continued)*

2023



Oxford opens an office in Palm Beach, Florida.

2023



Oxford opens an office in Atlanta, Georgia.

The Oxford Eye Portal integrates custodial and third-party data, offering a 360-degree view of each client’s financial landscape. It also facilitates seamless collaboration with other professionals, such as CPAs and attorneys, providing a cohesive approach to wealth management. For Oxford, this integration is central to its mission of delivering a holistic and informed client experience.

Looking Ahead

The Oxford Eye Portal is a testament to Oxford’s commitment to leveraging technology to enhance its wealth management services. For Oxford, staying ahead in technology is not about replacing the human touch—it’s about strengthening it. The Oxford Eye Portal underscores that commitment to delivering a blend of innovation and personal service.

CONCLUSION:

Looking Back, Moving Forward: A Commitment to Excellence

As we reflect on another year at Oxford Financial Group, Ltd.™, one thing is clear: our commitment to clients, our dedication to independence and our focus on innovation continue to drive us forward. The past year has brought growth, resilience and meaningful strides across all facets of our services. From enhancing The Trust Company of Oxford™ with a forthcoming national charter, to expanding our aspirational investments and refining our differentiated tax management strategies, Oxford has remained steadfast in its mission to deliver superior, tailored solutions for clients across multiple generations.

Oxford's focus on expanding Private Family Services of Oxford® has also been essential. As more families explore the decision between building a standalone family office or outsourcing to a more scalable structure, we've stepped in to provide a seamless transition. Private Family Services of Oxford offers families the benefits of institutional resources without the complexities of managing them directly. This approach ensures not just financial success but the creation of sustainable family wealth enterprises that resonate across generations.

As we continue to refine our Regent Street strategy, we are proud to maintain our position as a player in the lower middle market. By partnering with emerging managers and smaller private equity funds, we have unlocked opportunities that may align with our clients' goals for growth, while negotiating better terms and lowering fees. This approach reflects our commitment to maximizing returns while maintaining transparency and alignment of interests.

Oxford's Aspirational Solutions continue to set us apart from traditional wealth management firms. By providing direct access to private operating businesses, sector-specific funds and co-investments with General Partners, we offer clients a diversified path to wealth creation. These opportunities not only enhance financial outcomes but also mirror the entrepreneurial spirit of our clients—many of whom have built substantial wealth through private business ownership.

The ongoing success of our firm is built on more than just strategic innovation; it is grounded in the strength of our team and the trust of our clients. As we look ahead, we are prepared to face new challenges and embrace new opportunities with

the same commitment that has defined Oxford for over four decades. Whether through expanding our service offerings, enhancing our fiduciary capabilities or refining our investment strategies, we are focused on creating long-term value for our clients.

The path forward is clear: we will continue to innovate, expand and evolve—always with an unwavering commitment to delivering excellence. Our goals remain centered on preserving wealth, creating growth opportunities and maintaining the highest standards of client service.

As we close this year's report, we do so with deep gratitude for the trust our clients place in us and with great optimism for the years ahead.

Together, we will continue to build on our successes and create lasting legacies for generations to come.

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**Disclaimers:**

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Educational Degree and Professional Designation Disclaimers:

A Master of Accounting (MAcc) is a graduate-level degree that prepares students for upper-level accounting positions. The program provides students

with a detailed understanding of accounting in areas such as data analytics, corporate taxation and information systems. Chartered Financial Analysts[®] (CFA[®]) are licensed by the CFA[®] Institute to use the CFA[®] mark. CFA[®] certification requirements: hold a bachelor's degree from an accredited institution or have equivalent education or work experience, successful completion of all three exam levels of the CFA[®] Program, have 48 months of acceptable professional work experience in the investment decision-making process and fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors. The Certified Public Accountant (CPA) is the statutory title of qualified public accountants in the US who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements. Certification is administered by each state. The Certified Anti-Money Laundering Specialist (CAMS[®]) is a professional credential, considered a global benchmark for professionals working in the anti-money laundering (AML) field. To earn the CAMS[®] certification, professionals must pass a proctored exam. Being CAMS-certified distinguishes professionals as an authority on AML and counter-terrorist financing. The Master of Business Administration (MBA) is a graduate level degree providing theoretical and practical training for business or investment management. The Master of Science (MSc) is a graduate level degree which concentrates on the core elements of economic theory, macroeconomics and econometrics. The extensive use of mathematics is intended as a tool in order to facilitate analysis, with the primary objective of the program being the provision of a formal training in, and in-depth understanding of, core economic models and methods. The Certified Wealth Strategist[®] (CWS[®]) designation is awarded

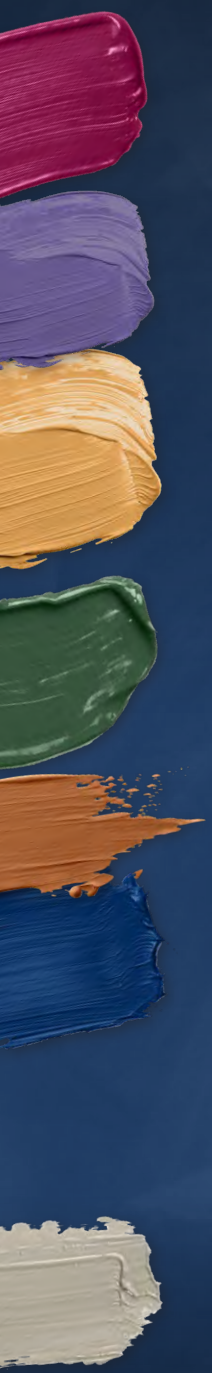
by the Cannon Financial Institute to candidates who demonstrate competency in the wealth management field and the issues that may face high net-worth clients. Candidates must have three years of experience in the financial services industry that must also include direct interaction with clients and a 4-year degree from an accredited school. Candidates must complete two training sessions, self-study on wealth management issues and a capstone project, followed by ten mastery exams. The CWS[®] is required to complete 33 hours of continuing education every two years. CERTIFIED FINANCIAL PLANNER[™] professionals are licensed by the CFP Board to use the CFP[®] mark. CFP[®] certification requirements include: bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP Board (www.cfp.net), successful completion of the CFP[®] Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct. The Juris Doctor (JD) is a graduate degree in law. Certified Private Wealth Advisor[®] (CPWA[®]) certification is an advanced professional certification for advisors who serve high-net-worth clients. The CPWA[®] certification program takes a holistic and multidisciplinary approach and is designed for seasoned professionals who seek the latest, most advanced knowledge and techniques to address the sophisticated needs of clients with a minimum net worth of \$5 million. CPWA[®] certified professionals are required to complete and report a minimum of 40 credit-hours of continuing education within a 2-year period. At least



two of those 40 credit-hours must be dedicated to ethics. As of January 1, 2020, certificants are also required to dedicate at least one of those 40 credit-hours towards tax or regulatory topics. The Certified Exit Planning Advisor (CEPA®) Program is a five-day executive MBA-style program that trains and certifies qualified professional advisors in the field of exit planning. The Master of Jurisprudence (MJ) in Corporate and Business Law is a program for those who seek graduate-level training in legal analysis and regulatory compliance and ethics in a corporate, business, nonprofit or government environment. The Certified Regulatory Compliance Manager (CRCM) is a certification that the American Bankers Association awards. To achieve the CRCM, candidates must pass an exam that covers: regulator and auditor compliance management, governance and oversight, compliance monitoring, management of compliance risk, regulatory change management, compliance analysis and reporting. To maintain the CRCM, individuals must follow the code of ethics and complete 60 hours of continuing education every three years. The Wealth Management SpecialistSM (WMSSM) program, is a designation program for financial professionals. This program provides new advisors with a substantial overview of the most critical concepts in financial planning and wealth management, without the rigors of the CFP® certification or a more comprehensive professional designation. The Chartered Alternative Investment Analyst (CAIA) designation is a professional designation offered by the CAIA Association. CAIA designation is the globally-recognized credential for professionals managing, analyzing, distributing or regulating alternative investments. Candidates must complete a course of study and pass two examinations. CAIA designees are required to maintain membership in the CAIA Association and adhere to professional and ethical standards. The Professional Risk Manager (PRM™) designation is a globally recognized, graduate-level risk

management credential offered by PRMIA. The PRM™ program is a series of four certification exams, designed to measure the knowledge of professional risk managers and ensure they meet a specific performance standard in their profession. PRM™ designation holders are required to submit 20 Continued Risk Learning (CRL) credits annually to maintain the PRM™ designation and remain a PRMIA sustaining member. The Master of Science in Taxation (M.S.T.) program is a graduate degree program specifically designed for certified public accountants and other tax professionals in the areas of conceptual understanding and technical competence. The Certified Investment Management Analyst® (CIMA®) designation awarded by the Investments and Wealth Institute demonstrates certification in portfolio construction, focusing on asset allocation, due diligence, risk measurement, investment policy and performance measurement. Candidates for the program must complete an executive education program through an approved education provider and successfully complete the certification exam. CIMA® designees are required to complete 40 hours of continuing education every two years. The Certified Trust and Fiduciary Advisor (CTFA) designation is awarded by the ABA institute of Certified Bankers who demonstrate their knowledge as a trust and financial advisor. Candidates must meet one of the three following requirements to be eligible: three years of wealth management experience plus ICB-approved training, five years of personal trust experience and a bachelor's degree or 10 years of personal trust experience. Candidates are required to successfully complete a final certification examination. Candidates must complete 45 credits every three years (with a minimum of six hours in each of four knowledge areas) of continuing education. The Certified Divorce Financial Analyst™ (CDFA™) designation is awarded to professionals who address unique financial issues of divorce with data to help achieve equitable settlements. To obtain the

designation, candidates must complete the course of study and successfully pass the examinations. The position requires 15 hours of divorce-related continuing education every two years. The SHRM-SCP (SHRM Senior Certified Professional) designation is awarded to HR professionals who work in a senior role developing strategy and policies, oversee the Firm's HR department, analyze individual performance, and contribute to the alignment of HR strategies to the Firm's goals. Those who receive this designation are also required to pass an examination. The SPHR (Senior Professional in Human Resources) designation is awarded by HRCI® to HR professionals that have demonstrated a high level of mastery related to the strategic and policy-making aspects of HR management and have passed the required examination. The CEBS (Certified Employee Benefit Specialist®) is awarded to HR professionals who complete the required coursework and examinations to strengthen their knowledge on employee benefits and retirement plans. This designation is sponsored by the International Foundation of Employee Benefit Plans. The Personal Financial Specialist (PFS™) designation is awarded by the American Institute of Certified Public Accountants (AICPA) to candidates who display their expertise in the field of financial planning. Candidates must be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority and have at least two years of teaching or business experience (3,000 hours equivalent) in personal financial planning within the five-year period preceding the date of the CPA/PFS application. Candidates must have 75 hours of personal financial planning education within the five-year period preceding the date of the PFS™ application and pass a final examination. The designation requires 60 hours of continuing education every three years. The Chartered Global Management Accountant® (CGMA®) designation showcases global value by demonstrating leadership, people, digital and financial skills. CGMA® designation



holders qualify through rigorous education, exam and experience requirements. The Accredited Investment Fiduciary® (AIF®) designation is granted by Fi360, formerly known as the Center for Fiduciary Studies. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care, pass a comprehensive examination and attest to a Code of Ethics. The Chartered Financial Consultant® (ChFC®) is a financial planning designation for the financial services industry awarded by the American College. A candidate for the designation must meet the following requirements: complete seven required and two elective courses, possess three years of experience in the financial industry, successfully pass nine closed-book, course-specific, two-hour proctored exams and agree to adhere to The American College's Code of Ethics. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards. The Retirement Income Certified Professional® (RICP®) designation is licensed by The American College of Financial Services and requires the completion of coursework and passing of an exam. RICP® professionals create and execute comprehensive retirement strategies utilizing Social Security in financial planning and best practices for clients' portfolio withdrawals to generate retirement income all while addressing and evaluating financial risks associated with aging such as planning for long-term care and legacy planning. The Certified Exit Planner (CEXP™) is a designation awarded by the Business Enterprise Institute (BEI) to candidates who complete the required curriculum of nine training modules. The Exit Planning concepts covered benefit business-owner clients at all stages of ownership, from inception to ownership transfer. Once the curriculum has been completed, candidates must successfully pass an exam. The designation requires 30 hours of continuing education every two years. The Chartered Advisor in Philanthropy® (CAP®)

designation is administered by The American College of Financial Services. To earn the designation, applicants must complete the required coursework, meet minimum experience requirements, follow ethical guidelines, agree to The American College of Financial Services Code of Ethics and Procedures and pay the associated fees. To meet the experience requirements, one of the following must be true for three of the five years prior to applying for the designation: 1.) The advisor offered wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable assets or accounting services to individuals or charities; OR 2.) The advisor was employed in the nonprofit sector in a role related to nonprofit management, development, planned giving or fundraising. The coursework consists of three classes covering gift planning for families, gift planning for nonprofits and charitable giving strategies. The courses are the equivalent of three semester hours each, for a total of nine semester hours. Each course requires the completion of a two-hour exam, which is administered at a local exam center. Courses are graduate-level and can earn credit toward a Master of Science in Financial Services degree as well as the Chartered Advisor in Philanthropy® designation. The College requires the designation to be completed within five years of completing the relevant coursework. The Chartered Life Underwriter® (CLU®) is a professional designation awarded by The American College of Financial Services to individuals who specialize in life insurance underwriting and estate planning. Candidates are required to complete eight courses, as well as eight examinations. The designation requires 30 hours of continuing education every year. OFG-2412-18



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