

# Oxford Wealth Management, LLC

## Client Relationship Summary

Oxford Wealth Management, LLC is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### *What investment services and advice can you provide me?*

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We offer investment advisory services to retail investors. We will meet with you to identify and discuss your financial goals, financial needs, and the level of investment risk that you are willing to bear.

If you provide us with discretionary authority, we will make investment decisions for your account and effect trades on your behalf. We will build a portfolio of investments comprised of stocks, exchange traded funds (ETFs), mutual funds, bonds, and other investments that can help you meet your financial goals, needs, and risk tolerance. If you do not provide us with discretionary authority, we will make recommendations regarding investments, but you will make the ultimate decisions regarding the purchase or sale of investments.

We offer access to many publicly traded securities, and may also make recommendations regarding certain alternative investments and private offerings. We require account minimums of \$5 million, which is waivable in our sole discretion. As part of the standard advisory services we provide, we monitor the investments in your account on an ongoing basis (and at least annually) to make sure the investments we manage for you, or the investments we recommend to you, are aligned with your financial goals, needs, and risk tolerance, and to ensure our information about you is still accurate.

We also provide financial planning and consulting services, where we provide you with a financial plan or consulting report based on information you provide us, such as income, retirement goals and investment time horizons, liquidity needs, and other important factors.

**For more detailed information about our services, please see our Form ADV, Part 2A brochure (specifically Items 4 and 7).**

#### Conversation Starter

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

### *What fees will I pay?*

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**Our Fees.** Our annual fee for advisory services on a discretionary or non-discretionary basis is generally up to 1.35% of a client's assets under management/advisement. Our actual fee may vary depending on the amount of your assets under our management/advisement, and the complexity of your financial objectives, needs, and risk tolerance. Our fees are typically billed quarterly, in arrears, and debited from your account. Because our fee is based on a percentage of the assets we manage/advise, you will pay more in fees when you add assets to your account(s). Therefore, we have an incentive to encourage you to increase assets in your account(s) and rely on us for continued services. We may also charge a fixed fee billed quarterly in arrears. Financial planning and consulting fees are included in the advisory fee or charged separately, as determined by you and our firm. We may require you to authorize deduction of these fees from your account(s). Services relating to non-advisory assets may be charged a separate fee.

**Description of Other Fees and Costs.** You may be charged additional fees and/or expenses by third parties, including custodial fees, brokerage commissions, and transaction fees. We may also recommend a third-party adviser to manage a portion of your assets. Alternative investments (including investments in private funds) charge their own management and performance fees, which are additional to the management/advisory fees you pay to us. However, if we are affiliated with the sponsors, managers, or advisers of the alternative investments that we recommend, we waive our advisory fee with respect to those investments.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees and costs, please see our Form ADV, Part 2A brochure (specifically Item 5), and your agreement(s) with our firm.**

**Conversation Starter**

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

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

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When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what that means.

- Our financial professionals may have a conflict in allocating time and investments to our numerous clients. To address this conflict, we have procedures in place to monitor client portfolios and investment allocations.
- We may recommend alternative investments that are managed or advised by our affiliate(s). To address this conflict, we will not charge you a management/advisory fee with respect to such investments. We also have internal review and approval procedures in place for recommendations of these investments.
- Our financial professionals may refer you to insurance agents and receive a portion of commissions earned from your purchase of life investment products. We address this conflict by disclosing it at the time of the recommendation and only recommending an insurance product if we think it is in your best interest.

**You can find more information about these conflicts of interest in our Form ADV, Part 2A (specifically Items 5, 11, 12 and 14).**

**Conversation Starter**

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

***How do your financial professionals make money?***

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Our financial professionals are compensated through a percentage of the revenue received from advisory fees, and/or through their ownership interest in our firm and the right to receive a share of our profits. Our professionals are therefore incentivized to encourage you to increase the assets in your account. As disclosed above, certain financial professionals may also be compensated in connection with their referral of clients to life insurance agents.

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

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No. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starter**

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

***Additional Information***

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You may find additional information about us and our services at [www.oxfordwealthmgt.com](http://www.oxfordwealthmgt.com). Your investment adviser representative is your primary contact. Please contact us at [cameron@oxfordwealthmgt.com](mailto:cameron@oxfordwealthmgt.com) or 801-369-1429 for up-to-date information about our investment advisory services or to request a copy of this relationship summary.

**Conversation Starter**

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