

## Things We Believe

### Oxford Harriman Offices

Arlington Heights, IL  
 Astoria, New York  
 Beachwood, Ohio  
 Bloomfield Hills, Michigan  
 Boston, Massachusetts  
 Buffalo, New York  
 Chagrin Falls, Ohio  
 Collegeville, Pennsylvania  
 Detroit, Michigan  
 Fairfield, New Jersey  
 Kingston, New York  
 Lorain, Ohio  
 Madison, Wisconsin  
 Mentor, Ohio  
 Newport News, Virginia  
 Newton, Pennsylvania  
 Park Avenue, New York  
 Rhinebeck, New York  
 Sarasota, Florida  
 Saratoga County, New York  
 Short Hills, New Jersey  
 St. Joseph, Michigan  
 Syracuse, New York  
 Westlake, Ohio  
 White Plains, New York  
 Wilkes-Barre, Pennsylvania  
 Woodcliff Lake, New Jersey  
 Wyomissing, Pennsylvania  
[oxfordharriman.com](http://oxfordharriman.com)

At Oxford Harriman & Company, we work closely with you to develop strategies around wealth accumulation, risk management, liquidity & income planning, and wealth transfer. Our efforts are guided by the following beliefs:

**We believe in relationships.**

We engage clients on the basis of relationship, attitude and synergy, as opposed to net worth. We focus on the unique financial needs of our client's families by adding value and helping to reduce stress through excellence in investment management and comprehensive planning.

**We believe in independence.**

We are beholden to no one but our clients, with no obligation to utilize any investment product from any specific institution. Our process involves finding, analyzing and recommending the best available products and strategies from the investment universe no matter their origin or ownership.

**We believe in listening.**

By having in depth conversations with our clients, we can identify their unique financial needs, understand their family's values, and gauge their tolerance for risk.

**We believe in educating.**

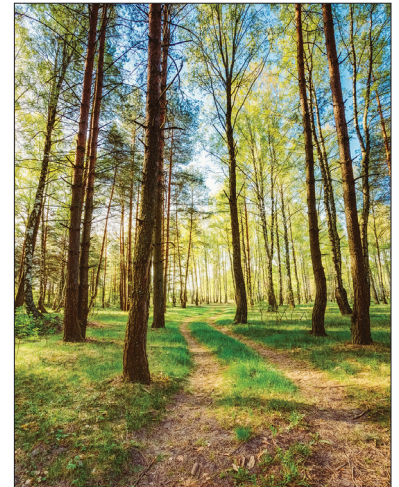
Our clients understand their wealth management and planning strategies resulting from collaborative conversations about the customized investment strategies we present.

**We believe in communicating.**

We are proactive in thought leadership so our clients know exactly what we are thinking, planning, and doing, and why. Additionally, it is critical to us that we understand your needs and concerns. Therefore, we always engage in open dialogue.

**We believe in coordination.**

We will work closely with your tax, legal, and insurance advisors, as well as other family/business consultants to craft efficient and effective plans. We will also help source any additional resources needed such as lending, charitable giving, and fiduciary & estate services.



*We can help you establish a disciplined plan to avoid the common financial roadblocks and pursue your financial goals.*