OXFORD | HARRIMAN & COMPANY

Personal Solutions for Unique Financial Needs

Oxford Harriman & Company and our clients. A strategic collaboration designed to help investors accumulate, preserve and transfer wealth through a collaborative and strategic approach.

Not just wealth management...non-discriminatory wealth management. Our private wealth management clients are selected based on the unique financial needs of their families, as opposed to specific targets for net worth. Many firms require private wealth management relationships to include only those families with a minimum net worth of $5,000,000 to $25,000,000. Not at Oxford Harriman & Company.

We believe the decision to use sophisticated wealth management strategies should be a collaborative decision between client and advisor. As a result, we are capable of implementing strategies once only available to the "ultra-wealthy" for individuals and families who feel they require this type of service.

Our consultative approach to each relationship begins with understanding your unique financial needs, including your goals and tolerance for risk.

Each private wealth management relationship includes a strategic focus in the three core areas that define the progression of most investor's financial lives: wealth accumulation, wealth conservation and wealth transfer.

More focused initiatives include risk and investment management and liquidity planning through alternative investments, charitable giving, access to banking through Wells Fargo and corporate executive services.

For a more extensive list of private wealth management services, please see the reverse side of this document.

ABOUT WELLS FARGO ADVISORS FINANCIAL NETWORK

For over a decade, Wells Fargo Advisors Financial Network, the independent brokerage arm of Wells Fargo & Co. which was founded in 1852, has simplified independence by partnering with successful financial advisors and fostering a mutual passion for doing what's right for clients. We chose to partner with Wells Fargo Advisors Financial Network because they offer a variety of resources available to our clients including access to industry research, technology and world class products. Together, we are able to offer a full-service platform with comprehensive wealth management strategies, including access to lending services through Wells Fargo affiliates.. www.wfafinet.com

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PRIVATE WEALTH MANAGEMENT & CLIENT SERVICES

- **Asset Allocation**
- **Asset Management**
- **Alternative Investments**
  - Charitable Gift Funds
  - Exchange funds
  - Hedge Funds
  - Managed Futures
  - Offshore Investments
  - Private Equity
  - REITS
- **Cash Management Services**
- **Investment Banking**
- **Charitable & Philanthropic Services**
- **Equity & Fixed Income Research**
- **Equity & Fixed Income Trading**
- **Education Planning**
- **Estate Planning Strategies**
- **Investment & Strategic Planning**
- **Insurance Planning & Evaluation Services**
- **Institutional Consulting**
  - Endowments
  - Foundations
- **Mutual Fund Research & Evaluation Services**
- **Retirement Planning**
  - Corporate/Business Retirement Plans
  - Individual Retirement Accounts

Through our Wells Fargo affiliates, you have access to banking services, including:

- Securities-based lines of credit
- Residential mortgages
- Home-equity financing
- Small-business financing
- Credit Cards
- Investment Banking

Wells Fargo and its affiliates do not supply legal or tax advice. Transactions requiring tax consideration should be reviewed carefully with your accountant or tax advisor. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state.

EQUAL HOUSING LENDER

Lending and other banking services available through the Lending & Banking Services Group of Wells Fargo Advisors (NMLS UI 2234) are offered by banking and non-banking subsidiaries of Wells Fargo & Company, including, but not limited to Wells Fargo Bank, N.A. (NMLSR ID 399801) Member FDIC; Wells Fargo Home Mortgage and Wells Fargo Equipment Finance, Inc. All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Initial credit decision is subject to your meeting specific underwriting requirements, and final approval will be based upon your satisfying these requirements. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without advance notice. Products are not available in all states. Licensed by New Hampshire banking department.

Investments and Insurance Products: NOT FDIC Insured. NO Bank Guarantee. MAY Lose Value.