

Private Investment Management

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About The Private Investment Management (PIM) Program

Keeping abreast of the ever-changing global economy and world capital markets is more than a full-time job, particularly in the current environment. Few individual investors have the time, technical expertise or analytical resources to stay on top of a portfolio of investments.

For clients who prefer to delegate the day-to-day management of their assets to the Portfolio Managers at Oxford Harriman & Company offers a personalized investment service, backed by extensive resources through Wells Fargo Advisors Financial Network.

As a PIM client, you will establish a one-on-one relationship with your personal PIM portfolio manager, who will design and execute customized investment strategies.

Mission statement and investment approach

Mission statement

The mission of Oxford Harriman & Company is to help create and implement a dynamic wealth management process. This wealth management process is delivered to our clients with an unwavering focus on an investment philosophy that is consistent, disciplined and concentrates on the decision-making process rather than on short-term performance. We adhere to the principles of diversification, prudent risk management strategies and the long-term goals of our clients. We understand and recognize the erratic nature of the financial markets and firmly believe in the importance of being prepared.

Investment Approach

Our Risk Managed Balanced Strategy is customized for each client. It is an individually tailored approach to portfolio management that includes the following: establishing client goals, determine client risk tolerance, develop appropriate asset allocation strategy, portfolio construction, monitoring, reporting and rebalancing. Portfolios consist of a combination of: individual stocks, mutual funds, exchange traded funds (ETFs) and high-quality fixed income instruments including: government bonds, certificates of deposit, corporate bonds and municipal bonds.

Short-Dated Fixed Income

Objective

Our Short-Dated Fixed Income Strategy allocates assets to high-quality short fixed income securities. Short-dated fixed income portfolios are designed for clients who are interested in seeking income as the primary component of portfolio returns. The portfolio offers lower risk than medium- or longer-term bonds.

Key Facts

Our Short-Dated Fixed Income Strategy is customized for each client. It is designed to provide preservation of principal, liquidity and yield. The portfolio consists of high-quality fixed income instruments from: government bonds, corporate bonds, municipal bonds, open-end mutual funds and exchange traded funds (ETFs).

Investment Strategy

Our team approaches risk management through developing an overall asset allocation taking into account your goals and risk tolerance. We believe that the best way to develop this strategy is by developing an encompassing investment plan, which will serve as a blueprint for the overall investment strategy.

Oxford Harriman & Company

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Risk Managed Active/Passive Balanced Strategy

Objective

Our Risk Managed Balanced Strategy invests in a diversified mix of lower correlated assets in an attempt to maximize total return—not just on a relative basis, but also on an absolute basis. The primary objective is to target a range of return and volatility commensurate with the client’s long-term financial goals. The secondary objective is to preserve and increase the client’s purchasing power over the long term.

Key Facts

Our Balanced Strategy is customized for each client. Each portfolio can invest in a combination of individual stocks, individual fixed income instruments, open-end mutual funds and Exchange Traded Funds.

Investment Strategy

The strategy seeks to manage volatility while providing global diversification for equity, debt and alternative asset classes. This portfolio is designed to be the client’s core portfolio makeup. The portfolio manager continually monitors the portfolios investments for changing economic conditions, adjusting whenever necessary to maintain the portfolio’s balance and targeted risk.

Access to Extensive Resources

Objective

Through Private Investment Management, Oxford Harriman & Company has access to multiple sources of world-class investment research:

Key Facts

- Wealth Management Research — independent-minded analysis tailored for individual investors
- Investment Research — institutional-quality securities research
- Third-party Research — in-depth research from third-party sources

These resources help to inform the investment decisions in your portfolio and provide extensive coverage of industry, regional, national and international economic trends.

Oxford Harriman & Company is backed by the analytical tools and operational excellence needed to support the construction and execution of a custom-tailored portfolio.

Past performance is not indicative of future results, and there is no assurance that any investment strategy will be successful.

As each Private Investment Management (PIM®) program is individually managed, construction and ongoing management of portfolios may vary from those discussed in this Philosophy Statement. Investments and investment strategies contained are provided for informational purposes only. We would need to review your individual situation before recommending appropriate strategies to you.

Stocks offer long-term growth potential, but may fluctuate more and provide less current income than other investments. Dividends are not guaranteed and are subject to change or elimination.

Fixed income investments may be worth less than original cost upon redemption or maturity. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

Exchange Traded Funds are subject to risks similar to those of stocks. Investment returns may fluctuate and are subject to market volatility, so that an investor’s shares, when redeemed or sold, may be worth more or less than their original cost.

Diversification does not guarantee profit or protect against loss in declining markets.

The Personal Investment Management (PIM) programs are not designed for excessively traded or inactive accounts and are not suitable for all investors. Please carefully review the Wells Fargo Advisors Financial Network advisory disclosure document for a full description of our services. The minimum account size for this program is \$50,000.

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