

# Oxford Wealth Group, LLC

Form CRS – December, 2023

Oxford Wealth Group, LLC (“Oxford Wealth” or the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 adviser, and investing.

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

Oxford Wealth offers investment advisory and financial planning services to retail investors. We do not offer tax advice or sponsor wrap fee programs. Oxford Wealth provides investment advisory services primarily on a discretionary basis but may accept non-discretionary accounts on a case-by-case basis. Oxford Wealth typically receives discretionary authority from the client at the beginning of an advisory relationship to select a particular advisory service or investment strategy in accordance with your goals, investment objectives and risk tolerance. Our relationship will continue indefinitely until you notify us in writing.

Oxford Wealth provides advisory services utilizing a model portfolio program offered by a third-party investment adviser on a wrap fee basis only. Each portfolio that is placed in this program is overseen by Oxford Wealth and sub-advised by the third-party investment adviser. The program is managed on a discretionary basis and is generally implemented and traded by sub-advisers or platform providers. Additionally, Oxford Wealth provides investment advisory services through the selection of non-affiliated third-party investment advisers for the provision of select investment advisory services. Oxford Wealth also offers advisory services through the direct management of separately managed accounts. Through our services, a client’s portfolio may invest in equities (domestic and foreign), fixed income, open-end mutual funds, closed-end mutual funds, exchange traded funds, commodities, and REITs.

We seek to identify and review each client’s risk tolerance and overall financial situation in order to develop an investment strategy that is appropriate. Then we regularly review and monitor our client’s portfolios to determine their continued suitability and overall appropriateness. We also meet with each client, at least annually, to revisit and discuss certain background information (e.g., financial status, life circumstances, risk tolerance, goals and objectives) and update them accordingly to document continued suitability. You have the ability to impose reasonable restrictions and guidelines on investing in certain securities, types of securities or industry sectors. Your financial professional is responsible for reviewing your account.

Oxford Wealth also offers financial planning services on a fixed fee basis. When preparing a financial plan, we may require the client to provide certain personal information such as family records, budgeting, personal liability, estate information and additional financial goals. A financial plan may address such matters as asset protection, tax planning, business succession, cash flow, education planning, estate planning and wealth transfer, charitable giving, long-term care, disability planning, retirement planning, insurance planning, asset allocation comparisons and risk management. Financial plans can be either comprehensive or limited in scope depending on what is mutually agreed upon in advance.

We currently do not require a minimum account or relationship size in order for you to open an account or start a relationship with us.

For additional information, please see Oxford Wealth’s Form ADV, Part 2A Brochure (Items 4, 7, 8 & 13)

### Ask your financial professional:

*“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?

Clients of Oxford Wealth are provided discretionary investment advisory services on a “fee only” basis. This means that the advisory fee is calculated based on the value of the assets we manage on your behalf. We do not charge commission or other transaction-based fees.

### Asset-Based Fees

Oxford Wealth’s management fee is negotiated individually with each client at the onset of the relationship. The advisory fee charged by Oxford Wealth will not exceed 2.0% annually after consideration of the client’s specific needs. Our fee is in addition to fees charged by third-party advisors that we may recommend. Fees charged by Oxford Wealth and any third-party advisor will also not exceed 2.0% annually. All advisory fees assessed for the management of separately managed accounts and those through non-affiliated third-party investment advisers are payable monthly, in arrears, based on the average daily value of client assets during the previous month. The initial management fee will be prorated from inception date till the end of the quarter and calculated using the value of the account’s assets on the first day it is fully funded.

### Hourly and Fixed Fees

All clients who retain our firm for its investment advisory services will be assessed a one-time planning fee at the start of the relationship. Clients may also retain our firm solely for financial planning or a financial consultation. Oxford Wealth offers financial planning services on a fixed fee basis and rates are mutually agreed upon with the client in advance. All fees are negotiated and will vary depending on the complexity of the client’s situation

and the types of services that are selected. Fixed fees range from \$500 to \$3,000 per plan. Fees assessed will be based upon such factors as the complexity of the client's overall situation, along with the resources and time needed to complete the plan. Payment of the fee is generally required upon execution of the advisory agreement.

### Other Fees & Costs

The model portfolio program is offered a wrap fee basis. Clients in this program will pay a management fee based on assets under management but won't be assessed any commissions, ticket charges, and custodian fees for the execution of transactions. A portion of the advisory fee assessed to you will be shared with any third-party investment adviser and certain services providers (i.e., platform provider, custodian, and model portfolio manager) to compensate them for their services. Clients may also be assessed a platform fee. Participation in a wrap fee program creates a conflict of interest by incentivizing us and others to trade your account less frequently, despite your best interest, to decrease expenses in managing your account.

Clients may also incur additional fees and costs assessed by other third parties, such as broker-dealers, custodians, trust companies, banks, and other financial institutions. These charges may include brokerage commission on securities transactions, transaction fees, custodial fees, fees charged by other investment managers and margin costs. Additionally, we may invest your account in mutual funds and exchange traded funds (ETFs) which assess their own fees and expenses that are borne by investors in the fund. These fees and expenses typically include management fees, operating expenses (e.g., custodial fees, legal fees, transfer agent expenses, trading expenses, marketing and distribution fees and other administrative costs) and certain shareholder fees (e.g., redemption fees, exchange fees, account fee and purchase fee). Fees and expenses associated with a fund are described in the Fund's prospectus. These fees are in addition to our management fee. Clients may also incur some added transactional based costs such as wire transfer fees, odd-lot differential, transfer taxes, electronic fund fees and taxes on brokerage account and securities transactions.

**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. You should carefully review Items 5 of our Form ADV, Part 2A Brochure to understand the fees and costs you will pay.**

**Ask your financial professional: "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?**

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

- We charge an advisory fee which is based upon the value of assets we manage on your behalf. As a result, the total fees you pay us will increase as the value of your account increases. This creates an incentive for us to recommend that you increase the assets in your account.
- We may recommend other asset managers for our clients from whom we may receive a share of the advisory fees you pay them. This creates an incentive for us to recommend a certain asset manager based on the compensation we receive rather than what's best for you.

You should review our Form ADV, Part 2A (Items 4, 10, 11 & 12) for additional information related to our conflicts of interest.

**Ask your financial professional: "How might your conflicts of interest affect me, and how will you address them?"**

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

Our financial professionals are compensated based on a percentage of revenue generated from the advisory services provided by Oxford Wealth. This arrangement creates a conflict of interest since increasing the assets we manage on your behalf will increase the total fees you will pay, which will in turn result in increased revenue for us. This creates an incentive for us to recommend that you increase the assets in your account with us. It also creates an incentive for us to devote significant time soliciting assets from new clients which impacts the time we have to service your account.

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

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**Ask your financial professional: Do you have any disciplinary history? For what type of conduct?"**

**Additional Information**

For additional information regarding Oxford Wealth, including an up-to-date copy of this statement, please contact Joseph Arce at [jarce@keybridgecompliance.com](mailto:jarce@keybridgecompliance.com) or visit our website at <http://www.oxfordadvisorygroup.com>.

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