INTEGRATED, COORDINATED, ELEVATED WEALTH MANAGEMENT

Invest in Your Future with Our Wealth Management Services

We are a forward-thinking, dynamic firm of wealth management professionals who provide tailored guidance and an elevated standard of care to a select group of individuals, families, and businesses both locally and around the country.

We strive to become our clients' most trusted advisor and a relentless advocate for their financial future. We seek to achieve this by leveraging our expertise, passion, and a vast array of resources to help our clients define and pursue their vision of financial success.

Why do clients choose Oswald?

Our approach is collaborative	Our Guidance is tailored	Our service is robust
• We get to know your holistic picture • We provide dynamic and meaningful perspectives • We access comprehensive resources	• We leverage a team approach • We manage money with purpose • We simplify the complex	• We are accessible and responsive • We are flexible and diligent • We are here for multiple generations
Together, we instill **confidence** that comes from clarity	Together, we build **comfort** in knowing your team is in your corner	Together, we develop **assurance** based a long-term and service-oriented relationship

What We Offer:

Our team offers a full suite of financial services to help you create a plan to work towards meeting and maintain your financial goals.

We work comprehensively and collaboratively with other professional advisors on your behalf to bring together wealth management, portfolio management, and financial planning in a clear way that is designed with the goal of helping you achieve your vision of financial success.

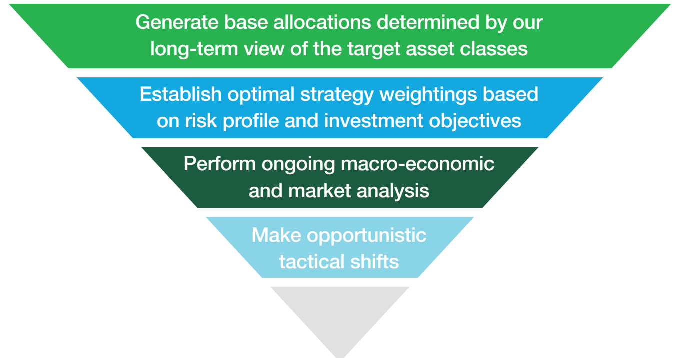
oswaldfinancial WEALTH MANAGEMENT

Working toward Financial Freedom

We use a comprehensive service model to best serve your unique priorities. We work as advocates for you and how you see your future.

Our team provides cost-efficient portfolio construction, comprehensive wealth management, and ongoing discussions to earn your confidence and help you pursue your goals.

INVESTMENT PROCESS



Fund Name	Mgr Tenure >= 5 yrs*	3 yr R-Sqrd (Std) > 70	1 yr perf. > 50% peers	3 yr perf. > 50% peers	5 yr perf. > 50% peers	10 yr perf. > 50% peers	5 yr Up > Down ratio	5 yr Info Ratio > 50% peers	10 yr Sharpe > 50% peers	5 yr Alpha (Std.) > 50% peers	5 yr Std. Dev. < 50% peers	Net Expense Ratio < 50% peers	Criteri Scor
ABC Fund	11.07	96.09	-7.71	4.33	6.45	9.77	90.14 /87.90	-0.09	0.80	0.29	12.39	0.71	12 c
XYZ Fund	4.11	92.48	-18.72	-2.29	1.71	-	98.34 /130.05	-0.89	-	-5.51	17.04	0.15	5
Advisor Select Fund	5.39	87.49	-21.94	-3.50	2.34	8.50	78.12 /97.69	-0.72	0.66	-3.79	14.40	0.39	
Peer Group Median (50th Percentile)	5.88	92.83	-17.70	-2.31	1.28	6.77	87.27 /117.11	-1.16	0.48	-5.38	14.96	0.89	
Russell 1000 Value TR USD	-	100.00	-17.17	-2.18	1.90	7.67	100.00 /100.00	0.00	0.55	-	14.84	-	

Large Blend

Fund Name	Mgr Tenure >= 5 yrs*	3 yr R-Sqrd (Std) > 70	1 yr perf. > 50% peers	3 yr perf. > 50% peers	5 yr perf. > 50% peers	10 yr perf. > 50% peers	5 yr Up > Down ratio	5 yr Info Ratio > 50% peers	10 yr Sharpe > 50% peers	5 yr Alpha (Std.) > 50% peers	5 yr Std. Dev. < 50% peers	Net Exper Ratio < 5 peers
IFO Fund	4.01	97.68	-6.80	5.55	6.95	-	96.74 /94.01	0.10	-	0.34	13.48	0.1
Peer Group Median (50th Percentile)	5.92	97.44	-9.17	3.42	5.09	9.25	95.39 /102.33	-0.84	0.67	-1.45	13.77	0.81
S&P 500 TR USD	-	100.00	-6.98	5.10	6.73	10.53	100.00 /100.00	0.00	0.78	-	13.65	-

Large Growth

Fund Name	Mgr Tenure >= 5 yrs*	3 yr R-Sqrd (Std) > 70	1 yr perf. > 50% peers	3 yr perf. > 50% peers	5 yr perf. > 50% peers	10 yr perf. > 50% peers	5 yr Up > Down ratio	5 yr Info Ratio > 50% peers	10 yr Sharpe > 50% peers	5 yr Alpha (Std.) > 50% peers	5 yr Std. Dev. < 50% peers	Net Expense Ratio < 50% peers	
SPH Fund	6.08	90.76	2.60	13.36	11.53	13.62	104.58 /76.47	0.99	0.94	5.20	12.44	0.64	1
Select Special Fund	4.11	84.29	-3.60	10.27	10.14	-	100.79 /79.67	0.58	-	3.86	13.35	0.15	8
Peer Group Median (50th Percentile)	6.91	90.77	-2.05	9.43	8.18	11.34	104.72 /97.91	0.29	0.77	1.56	14.50	0.93	-
Russell 1000 Growth TR USD	-	100.00	0.91	11.32	10.36	12.97	100.00 /100.00	0.00	0.92	-	13.98	-	-

We establish and adhere to prudent procedures when reviewing the investments, as well as selecting and replacing investments. The chart to the left depicts an example of our 12-point methodology in action.

Diversified and Actively Managed

We can conduct a comprehensive analysis of your current portfolio. Furthermore, we seek to identify any areas of underexposure or overexposure within the asset allocation appropriate for you.

Allocation	Sample Client/Current	Sample Model A	Sample Model B
US Stock	44.43%	50.55%	67.52%
Non US Stock	18.93%	9.08%	11.84%
US Bond	16.94%	40.33%	17.63%
Non US Bond	4.08%	3.88%	1.74%

Contact me

to learn more about Oswald Financial Wealth Management Services.

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