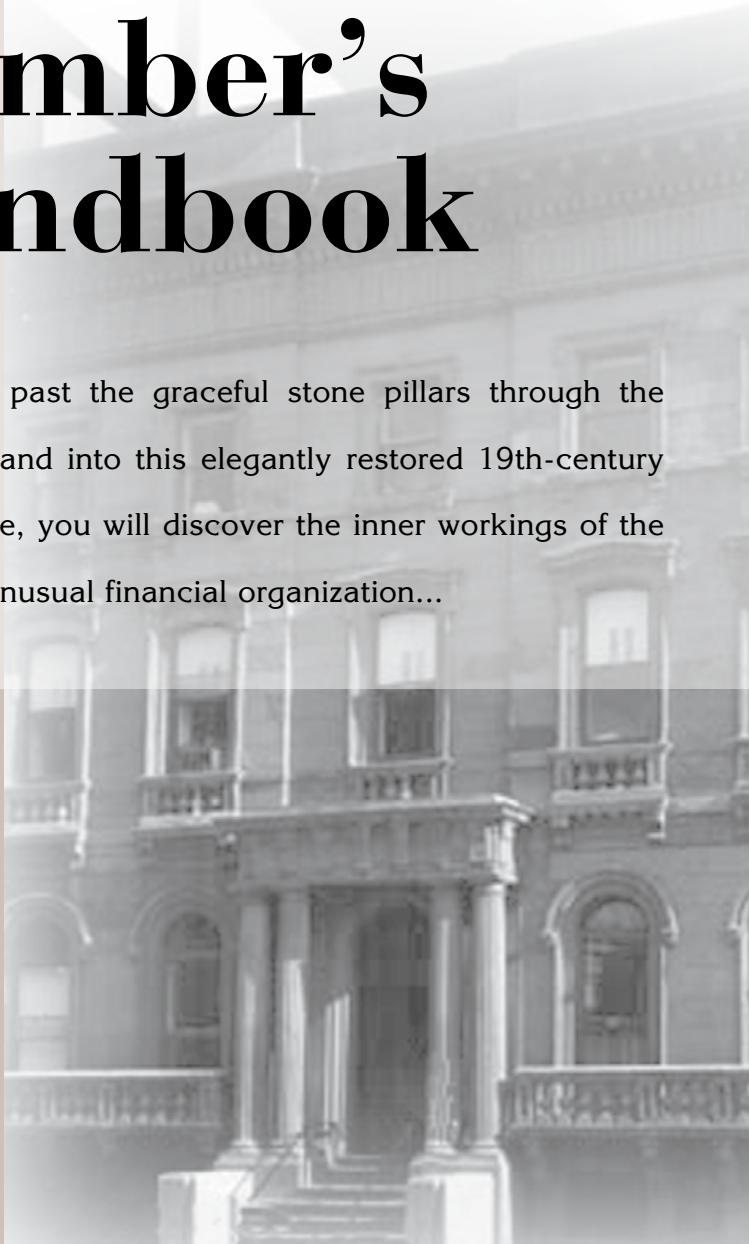




Member's Handbook

*F*ollow us past the graceful stone pillars through the tall iron gate, and into this elegantly restored 19th-century mansion. Inside, you will discover the inner workings of the world's most unusual financial organization...



See What Some of Our Members Are Saying...

“What was formerly a so-so struggle is now an exciting journey into the world of finance, with the *Oxford Club* and Alex Green opening up a whole new vision, bringing more successful results than ever before.”

– Anita “Kat” Baekey, member since January 7, 2009

“Congrats on your remarkable successes in stockpicking. I benefited from your picks I invested in, and I am glad I subscribed.”

– Conrad Swartz, member since September 2010

“I am appreciative of having you as a resource in an attempt to survive and grow my money in these tumultuous times and I consider myself fortunate to have this access to you.”

– Scott Clegg., member since September 2009

“Thanks for keeping me informed of the new changes our government is implementing to control investors. You have consistently advised me. I would like to learn how to preserve and manage the funds I have left from the dot.com meltdown, which is half of my original portfolio.”

– Dorothy P., member since 1987

“I’ve finally found a unique fraternity of like-minded people that are about wealth acquiring and keeping the wealth acquired. How ready I am to begin a more private, wealthier life, free from the rat race.”

– Dwayne S., member since 2003

“I like *Oxford* for their know-how and their protection of their *Club* members.”

– Elizabeth W., member since 2002

TABLE OF CONTENTS

<i>The Oxford Club</i> Executive Committee and Staff.....	ii
Who We Are and What We Believe	1
Our Long History of Success	2
Your Personal Tour.....	3
A Library of Priceless Knowledge	3
An <i>OC</i> Trusted Fellow Publication: <i>Investment U</i>	4
Meet Your <i>Oxford Club</i> Team.....	5
Julia Guth , <i>Publisher and Executive Director</i>	5
Alexander Green , <i>Investment Director</i>	5
Marc Lichtenfeld , <i>Associate Investment Director</i>	6
Jeff Yastine , <i>Editorial Director</i>	6
Matthew Carr , <i>Managing Editor</i>	6
David Fessler , <i>Energy & Infrastructure Specialist</i>	6
Carl Delfeld , <i>Global Equities Analyst</i>	7
Steve McDonald , <i>Bonds Expert</i>	7
Marc Courtenay , <i>Ombudsman Committee Chairman</i>	7
Our Pillar One Advisors	8
How We Help You Grow Rich.....	8
The Publications.....	8
The Portfolios.....	10
VIP Services: Your Ticket to Higher Returns	12
Great Profits in the Company of Good Friends	14
Regional Investment Meetings, Global Financial Expeditions and Wealth Preservation Cruises... All at Your Fingertips.....	14
The Secret to Consistent Profits: Our Four-Part Investment Philosophy.....	18
Levels of Distinction	21
The <i>Club's</i> Global Outposts	23
Welcome to an Even Larger Network of Profits, Health and Good Living	25
Giving Back Hope.....	26
Your Road Map to a Rich Life.....	26



The Oxford Club

EXECUTIVE COMMITTEE

James Boxley Cooke
Honorary Chairman

Julia Guth
Executive Director and Publisher

Alexander Green
Investment Director

Marc Lichtenfeld
Associate Investment Director

Jeff Yastine
Editorial Director

Matthew Carr
Managing Editor

Marie Haughey
Assistant Editor

David Fessler
Energy & Infrastructure Specialist

Carl Delfeld
Global Equities Analyst

Steve McDonald
Bonds Expert

Ruth Lyons
Member Recruitment

Colleen Monahan
Operations/Marketing Director

Steven King
Events Director

Kate Murphy
Member Services Manager

Chris Matthai • Ryan Fitzwater
Jeannette DiLouie
Editorial Research Group

Kevin Long
VIP Services Manager

Marc Courtenay
Ombudsman Committee Chairman

Holly Dengler
Social Media

INVESTMENT U

Jay Livingston
Publisher

Justin Dove
Executive Editor

Alexander Green
Chief Investment Strategist

Dr. Scott Brown
Education Director

SPIRITUAL WEALTH

Alexander Green
Editor



WHO WE ARE AND WHAT WE BELIEVE

The **Oxford Club** is a private, international network of trustworthy and knowledgeable investors and entrepreneurs.



James Boxley Cooke

We've quietly bonded in order to acquire wealth and provide for our families. And we've been successful... through all market conditions.

While we're selective, we are not, per se, a secret organization. In fact, we have over 55,000 members worldwide spread throughout some 100 countries. Our combined wealth is significant – estimated to be about \$13.4 billion.

The Oxford Club was founded on the belief that thousands of members working together are infinitely better off than one investor working alone. We research hundreds of investment opportunities, select those with the greatest potential gains and the lowest risk, and incorporate them into our current asset allocation model. Then, we share them with our members.

In fact, our portfolios are so successful that *Hulbert Financial Digest* ranked us among the top 10 best-performing investment newsletters when measured for total risk-adjusted return. And the gains we delivered last year – and every year for more than two decades – are just the beginning.

Welcome aboard...

James Boxley Cooke
Honorary Chairman, **The Oxford Club**



OUR LONG HISTORY OF SUCCESS

OUR GLOBAL, FREE-MARKET approach to building wealth is manifested in the tested and proven investment strategies we deliver to our members:

- **In October 2011**, we officially closed our Seven Deadly Sins Portfolio (set up to capitalize on companies with recession-resistant profit growth) for a net gain of 49.4% in three years.
- **In February 2009**, we officially closed our Anti-Terror Portfolio for a net gain of 78% in six years.
- **In the depths of the financial crisis in 2009**, *The Oxford Club's* Investment Director Alexander Green stood virtually alone in his bold assertion that stocks were a good buy at such depressed levels. The result: The market soared over 50% in a six-month period beginning in March 2009, and more than doubled in the next two years.
- **In the late 1990s**, with the internet stock run-up in full stride, our subscribers made huge, fast and wonderful profits. Better yet, when the technology bubble came to an end, our members already had a profit-protection strategy in place. The strategy is called a “trailing stop.” Members who followed our advice were able to sidestep the carnage, preserving gains as high as 906%.
- **In the early 1990s**, while others worried about a struggling U.S. economy, we directed our members’ attention to Argentina. With the country’s first freely elected president in office, economic reform soon followed. In three years, the Argentine market soared 800%.
- **When others reeled in the wake of the 1987 stock market crash**, we invested in the enormous potential offered by the Asian infrastructure boom. Those who followed our advice tripled their money in 18 months.

Time and time again, for more than 20 years, our group has prospered, even when the economy faltered and the stock market stalled. We believe – and history proves – that no matter what economic or political situation exists, opportunities will emerge.



OUR PERSONAL “TOUR”

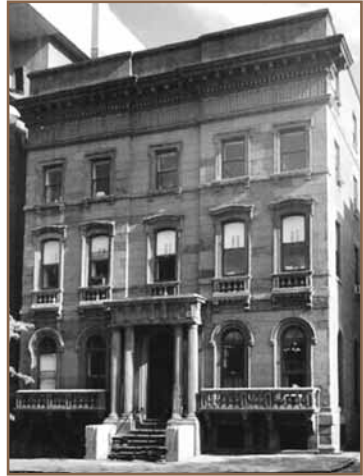
MOST OF THE *Club’s* successful strategies come from our Baltimore headquarters. I’ll show you a little bit of our private world and how we’ve become so successful.

Designed by the legendary architect Louis Lang, the historic building that serves as our headquarters is adorned with Tiffany glass, lit with antique European chandeliers and filled with priceless artifacts.

On the Clubroom walls are portraits of our founders, who formed *The Oxford Club* much like an English gentlemen’s club – but with a unique dual purpose: increasing and protecting wealth.

While you’re always welcome to stop by our Baltimore Clubhouse, you also have an open invitation to stop in at any of our locations around the world.

Oxford Club members also have privileges at our exclusive Clubhouses in Normandy, France and the Pacific Coast of Nicaragua. They can also join our Oxfordian Property Exchange network.



Oxford Club, U.S. Headquarters

A LIBRARY OF PRICELESS KNOWLEDGE

It’s at our mansion in Baltimore’s historic Mount Vernon district, where we’ve assembled an extensive collection of investment books and research reports.

From new works, like *Beyond Wealth: The Road Map to a Rich Life* by *Club* Investment Director Alexander Green, to classics like *Reminiscences of a Stock Market Operator* by Edwin Lefevre, it’s all part of our library of leather-bound books, courses, soft-covered reports and ultra-timely briefings on specific, emerging investment opportunities around the globe.



AN OC TRUSTED FELLOW PUBLICATION

It's a shame, really, that much of what's offered at *Investment U* (www.investmentu.com)



Investment U
TURNING PRINCIPLES INTO PROFITS

– at no charge – is not taught in public schools. Why is it that you can graduate at the top of your class, yet know nothing about buying a stock?

Founded in 1999, the goal of *Investment U* is very straightforward: to empower you to invest your own money through our impartial, no-nonsense, “actionable” advice on how to tap the stock market for gains... all while building long-lasting wealth.

But take note: Doing so requires you to ignore much of what the mainstream media – CNBC, CNN, *Kiplinger*, *Forbes* and the like – put forth.

Why? Because we can't buy into the prevailing majority view when our money's at stake. Put simply, “groupthink” is oftentimes inaccurate. And worse yet, it's dangerously ineffective when acted upon in financial markets.

However, delivered daily to your inbox, the experts at *Investment U* provide genuinely independent thought on financial markets, and – just as important – the practical strategies that underpin investment success.

Of course, it's too bad we don't discover such strategies at a younger age. But then again, it's never too late to learn... or to finish our investment education.

Please consider signing up. After all, it's free.

INVESTMENT U

Jay Livingston, *Publisher*

Alexander Green,
Chief Investment Strategist

Justin Dove, *Executive Editor*

Dr. Scott Brown,
Education Director

Advisory Panelists

David Fessler Marc Lichtenfeld

Carl Delfeld Lee Lowell

Dr. Scott Brown

Contributors

Louis Basenese Karim Rahemtulla

Jeanette Di Louie Ryan Fitzwater

Sam Hopkins Jason Jenkins

Mike Kapsch Gary Spivak



MEET YOUR OXFORD CLUB TEAM

NOW THAT YOU'VE JOINED us in *The Oxford Club*, you've become part of a group of people who take their financial success very seriously and want to help you succeed, as well. Let's take a moment to present the key people who run *The Oxford Club*.



Julia C. Guth

JULIA GUTH, PUBLISHER AND EXECUTIVE DIRECTOR

Julia Guth has been the Publisher and Executive Director of *The Oxford Club* for more than two decades. Ms. Guth is also the Founder of *Investment U*, a free e-letter considered the educational arm of *The Oxford Club*.

Julia also founded or consults with several other successful publishing entities, including *Money Map Press* and *Wall Street Daily*. She also serves as the Chair of the Board for the Roberto Clemente-Santa Ana Health Clinic, a non-profit primary care and triage clinic in Nicaragua. Ms. Guth holds a M.B.A. from Thunderbird, the American Graduate School of International Management, and a B.A. from the University of Colorado-Boulder.



Alexander Green

ALEXANDER GREEN, INVESTMENT DIRECTOR

Alexander Green is the Investment Director of *The Oxford Club*, Chief Investment Strategist for *Investment U*, and Editor of *The Momentum Alert*, *The Insider Alert* and *Pacific Advantage Alert*.

The Oxford Club Communiqué, whose portfolio he directs, is ranked among the top 10 investment letters in the nation over the past decade by the independent *Hulbert Financial Digest*.

A 25-year Wall Street veteran, Alex has been profiled by The Wall Street Journal, BusinessWeek, Forbes and other media outlets.

Mr. Green is also the author of three bestsellers: *The Gone Fishin' Portfolio: Get Wise, Get Wealthy... and Get On With Your Life*; *The Secret of Shelter Island: Money and What Matters*; and *Beyond Wealth: The Road Map to a Rich Life*.



Marc Lichtenfeld

MARC LICHTENFELD, ASSOC. INVESTMENT DIRECTOR

Marc Lichtenfeld became the *Club's* Associate Investment Director in 2012. Prior to that, he was the *Club's* Senior Analyst and Healthcare Expert. Marc is the Editor of *The Ultimate Income Letter*, *Oxford Systems Trader* and *FirstLine Investor Alert*. He also contributes to *The Communiqué* and *Investment U*. Marc has worked as a trader, senior analyst, and fund manager. He also published a new book in 2012: *Get Rich with Dividends: A Proven System for Earning Double-Digit Returns*.



Jeff Yastine

JEFF YASTINE, EDITORIAL DIRECTOR

Jeff Yastine is the Editorial Director of *The Oxford Club*. He was a senior correspondent and news anchor for 17 years at the nationally broadcast PBS program, *Nightly Business Report*. His report on the nation's crumbling public-works infrastructure was nominated for a national Business Emmy Award in 2007. His experience covering business and financial news now powers our *Oxford Club* editorial efforts.



Matthew Carr

MATTHEW CARR, MANAGING EDITOR

Matthew Carr is the Managing Editor of *The Oxford Club Insight*. He's also the *Club's* Commodities Specialist. A veteran of the energy markets and international finance, he's also the Managing Editor of the *Club's* monthly newsletter *The Ultimate Income Letter*. Matt specializes in writing about precious metals, oil and natural gas investing, and emerging market economies.



David Fessler

DAVID FESSLER, ENERGY AND INFRASTRUCTURE SPECIALIST

David Fessler is the Energy and Infrastructure Specialist for *The Oxford Club*. A prolific writer, David writes a monthly column, *Hot Stacked*, for the monthly *Communiqué* newsletter. He's also the Managing Editor of *The Peak Energy Strategist* and a weekly contributor to *Investment U*. Before retiring at age 47, Dave served as Vice President for Strategic Business at LTX Corporation. He was also Vice President of



Operations, Sales and Marketing, for Quality Telecommunications. Dave is a degreed Electrical Engineer.



Carl Delfeld

CARL DELFELD, GLOBAL EQUITIES ANALYST

Carl Delfeld studied at the Center of Asian Studies at Harvard University, and is the former Vice President of Asian Markets with the Robert W. Baird Investment Bank. He also served as Chief of the Japan and South Korea Group at Bank of America in Boston, and served as an Emerging Markets Consultant to the U.S. Treasury, and was an economist with the Congressional Joint Economic Committee. Carl is the author of four books on global investing, including *Red, White, and Bold: The New American Century*. Carl's commentaries have appeared in *Investors Business Daily*, *Forbes*, FOX, CNBC, and *Barron's*.



Steve McDonald

STEVE McDONALD, BOND EXPERT

Steve McDonald contributes his insights on the corporate debt market each month in *The Ultimate Income Letter*, and also for *Investment U*. He's also the host of our *Market Wake-Up Call* and *Investment U Weekly Update* videos. Steve is a regular speaker at many *Club* and *Investment U* conferences and seminars. He's worked as a professional broker, and has been an active trader of bonds for more than two decades, specializing in ultra short-maturity corporate bonds. Before entering the investment industry, Steve was a Naval Aviator, flying both fixed and rotary-winged aircraft, and also served as a Surface Warfare Officer.



Marc Courtenay

MARC COURTENAY, OMBUDSMAN COMMITTEE CHAIRMAN

Marc Courtenay is a trained financial analyst, and serves as Chairman of *The Oxford Club's* Strategic Retirement Panel. He specializes in value stocks, precious metals, emerging growth companies and the psychology of investing. Marc is a former Senior Vice President of Investments at two major brokerage firms and holds a M.S. in Psychology from California Polytechnic State University.



OUR PILLAR ONE ADVISORS

YOUR MEMBERSHIP to *The Oxford Club* also connects you to our network of Pillar One Advisors – professionals representing some of the world’s leading investment and financial firms.

Whether they’re helping you to set up your estate-planning strategies or simply helping you execute trades, this network of planners offers significant discounts to members. (*The Oxford Club* does not receive any compensation from Pillar One Advisors.)

In addition, we’ve put together a global network of locally endorsed financial planners throughout the United States and Canada.

(*For more information about Pillar One Advisors and our OC-endorsed financial planning network, as well as the special discounts available to members, please visit our website – www.oxfordclub.com – go to “Members Enter Here,” and click on “Pillar One Advisors.”*)

HOW WE HELP YOU GROW RICH

The Oxford Club’s publications and portfolios are the most direct way we have of handing you new investment opportunities, as well as other news from the *Club*. So let’s take a closer look at what you’ll find in our publications and portfolios, and how they can start benefiting you today.

THE PUBLICATIONS

Among the key benefits of your membership are the valuable members-only publications you will receive via regular mail and email. Along with *The Communiqué*, the official “letter of record” for *Oxford Club* members, and our mid-month *Ultimate Income Letter*, you’ll have access to a wealth of information on our website, www.oxfordclub.com.



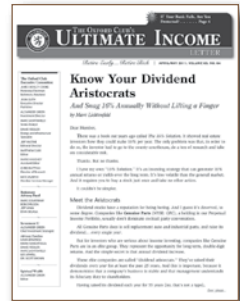
The Communiqué

Every month, you'll receive *The Communiqué* by both email and mail, offering our newest investment recommendations, updating you on our current portfolios, sharing wealth defense strategies and bringing you tips on how to maintain your privacy. And we will alert you by email when each issue is available on the *Club's* website (www.oxfordclub.com).



The Ultimate Income Letter

The Ultimate Income Letter, the *Club's* newest publication, is also emailed and mailed to you each month. In every issue, Marc Lichtenfeld, Matt Carr and our Retirement Advisory Panel present you with the best strategies for building and preserving your retirement capital. This includes the dividend-paying companies Marc picks for The Perpetual Income Portfolio each month. The *Club's* Retirement Advisory Panel acts as an advocacy group, giving you the pros and cons for the latest tax, estate and insurance strategies on the market.



The Members' Exchange and The Oxfordian Property Exchange

Emailed once a month, this is where you can reach out to our entire membership with your real estate or vacation listing, advertising business opportunities or reaching out to other members in your area.

This is the *Club's* Bulletin Board service. Premiere Level members or higher can place one FREE listing each year in *The Members' Exchange*.

The Oxford Club Portfolio Update

The Oxford Club Portfolio Update is a free, twice-weekly, personal briefing delivered via email straight from the desks of Investment Director Alexander Green, Associate Investment Director Marc Lichtenfeld, and Energy and Infrastructure Specialist David Fessler. It addresses important financial events and how they can affect our recommendations. This is our most timely portfolio update service.



The Oxford Insight/Market Wake-Up Call

Not only does this service provide a sneak peek at the next wave of huge opportunities coming down the pike from our researchers, but it also reveals a “behind the scenes” look into what’s happening here at the Clubhouse. As part of *The Insight*, we’ve launched our own online video program, called the “**Market Wake Up Call,**” where you’ll see your investment team talking about special emerging opportunities live!

Premiere Investor Reports

Over the years, *The Oxford Club* has uncovered many powerful investment techniques and strategies that every member should know about. We share them with you free of charge through our exclusive Premiere Investor Reports, which outline what we believe are the best investment plays today, and detail timeless rules of investing and wealth building.



Because you are a new member, you probably have just received a number of reports. But you can access the full library anytime at **www.oxfordclub.com**. Go to “Members Enter Here” and click on “Premiere Investor Reports.”

To receive *The Ultimate Income Letter*, *The Members’ Exchange*, *The Oxfordian Property Exchange*, *The Oxford Insight* and the twice-weekly *Oxford Club Portfolio Updates*, we must have your current email address. You can send it to us at customerservice@oxfordclubinfo.com. (Be sure to include your name and full address – or membership number.)

THE PORTFOLIOS

We realize different people have different financial goals, distinct tolerances for risk and different timelines for accomplishing their goals. For those reasons, we provide four different investment portfolios to follow. When you combine them all, they form a well-diversified set of investments. Note: You can view all of our portfolios by going to *The Oxford Club* home page, and clicking the “Portfolios” tab near the top of the screen.



The Oxford Trading Portfolio

Published in the *Club's Communiqué* investment newsletter each month, you'll find most of our individual stock recommendations here. This portfolio is aimed at investors with a shorter-term investment horizon. It provides a little bit of everything, from higher-risk/return investments to more conservative, low-risk plays. We believe each recommendation provides a solid opportunity for making money.

The Perpetual Income Portfolio

This portfolio is published in every month's *Ultimate Income Letter*, and details our editors' best opportunities for income-paying investments. The broad diversification of this portfolio also means it has lower risk, which is crucial for Oxfordians in or near retirement. The combination of capital gains and steady, high-paying dividends provides strong, consistent returns. In short, it's a vital part of any well-diversified investment plan.

The Oxford All-Star Portfolio

Published in each month's *Communiqué* newsletter, this portfolio consists of investment vehicles managed by the men who are – in our view – the world's investing All-Stars. It includes: Warren Buffett's Berkshire Hathaway Corp., David Dreman's Small Cap Value Fund and Bill Gross' Managers PIMCO Bond Fund. These investments reflect superb audited track records, not empty promises. Through each, you'll enjoy easy availability and high liquidity. You'll also find superior returns combined with below-average risk.

The Gone Fishin' Portfolio

Also included in the *Communiqué* newsletter, The Gone Fishin' Portfolio is one of the best ways to diversify your portfolio because it pairs low-risk mutual funds alongside high-returning ones. The combination keeps your overall volatility quite low. The bottom line is that The Gone Fishin' Portfolio allows you to benefit from the advantages of having mutual funds in your portfolio, while avoiding the hefty costs.

(To view the most up-to-date prices on each portfolio, visit www.oxfordclub.com, click on "Members Enter Here" and then "Portfolios.")



VIP SERVICES: YOUR TICKET TO HIGHER RETURNS

FOR MEMBERS INTERESTED in the chance to score higher returns (and for those who understand that doing so involves more risk), we created our VIP Trading Services.

These are fast-paced, high-profit trading systems designed for investors looking for more than just the market-beating returns provided in the *Club's* core portfolios.

Today, there are six of these services (delivered via email) designed to exploit the unique opportunities that different niches of the market offer. We are constantly introducing new VIP Services, and there's more in the works for the year ahead.

For each recommendation, our experts will show you the reasons to get in, the specific instructions for how to play it, and when to take profits.

HOW VIP SERVICES STAND OUT

Here are some features that distinguish the VIP Trading Services from *The Oxford Club's* other portfolio picks:

- VIP picks have an average holding period of four months; OC picks can remain in the portfolio for years.
- VIP Service plays arrive in your inbox the day we make them; OC recommendations come twice monthly.
- VIP Services provide a faster-paced investing environment not conducive to newsletter format.

“As a... more recent member of The Oxford Club and its Chairman's Circle, I want to congratulate you on your writings and financial advice including your efforts to emphasize the other aspects of our lives besides the financial ones...”

P. John B., PA



SERVICES PROVIDED BY **The Oxford Club**



The Momentum Alert: Recommends stocks from companies in the top 3% of earnings growth and price appreciation.



The Insider Alert: Focuses on companies where corporate insiders are gobbling up their own shares prior to a big move in the stock.



The Pacific Advantage Alert: Delves into stocks in the Asia-Pacific region with huge upside potential, and rapid growth in earnings and revenue.



FirstLine Investor Alert: Examines investment opportunities aimed at the healthcare, pharmaceutical and medical device sectors, with a focus on companies primed for fast growth.



The Oxford Systems Trader: Produces picks through the Stock Trading Analytical Research System (S.T.A.R.S.), a program that crunches thousands of stock market variables to find only those with the highest likelihood of maximum gains.



Peak Energy Strategist: Pinpoints exactly where we are on the “peak energy curve” and shows the absolute best way to profit from the trend.



GREAT PROFITS IN THE COMPANY OF GOOD FRIENDS



Steven King

THERE'S ONE MORE KEY *Oxford Club* staff member I'd like to introduce you to:

As Director of VIP Marketing and Events for *Investment U* (www.investmentu.com) and *The Oxford Club* (www.oxfordclub.com), Steven King oversees the product development and marketing of *The Oxford Club's* VIP Trading Services, as well as the many wealth seminars that occur each year for both *The Oxford Club* and *Investment U*.

Every year, the Club plans two or more high-end events, hosted onboard luxury cruises and at premier U.S. and international resorts, perfectly combining business with pleasure.

Space is very limited for these special events. We've found that by limiting the numbers of attendees, members find it easier to network in a friendly and relaxed manner.

More importantly, members who have attended these financial symposiums have had the chance to grow wealthier because of what they've learned from each other and from hearing the timely presentations from our experts.

REGIONAL INVESTMENT MEETINGS, GLOBAL FINANCIAL EXPEDITIONS AND WEALTH PRESERVATION CRUISES... ALL AT YOUR FINGERTIPS.

***The Oxford Club's* World Financial Seminars**

Perhaps no investment group is as adventurous as *The Oxford Club*. That's why we're forever traveling the world in search of new business and investment opportunities.

The Oxford Club's World Financial Seminars have taken members to such exotic locations as Argentina, South Africa, Australia, Indonesia, Turkey, China and





Peru, as well as to the financial capitals of the world: London, Paris, Zurich, Hong Kong, Singapore and New York.

There, *Oxford Club* members learn about emerging market investments, offshore wealth-protection strategies and unique real estate opportunities – all from trusted experts who have helped *Oxford Club* members arrange their financial portfolios for years. Also, wherever we go, we make invaluable connections with industry leaders, entrepreneurs and heads of state.



Fairmont Olympic Hotel, Washington

You're often granted exclusive privileges and meetings – like first-class accommodations and upgrades at low group rates amid the splendor of world-class facilities.

For our latest tours and seminars, go to our website at www.oxfordclub.com and click on “Upcoming Events.”

The Oxford Club's Regional Meetings

This is your chance to gain the latest insights from *The Oxford Club's* team of investment experts. Our roster of top experts will buck convention and, when the meeting ends, you'll walk away with the freshest, most insightful research available today.



The Greenbrier Resort, West Virginia

These meetings give you a front-row seat to learn from the very best market experts like *Oxford Club* Investment Director Alexander Green, Associate Investment Director Marc Lichtenfeld, commodities expert Rick Rule and many others, covering such hot topics as momentum stocks, currency trading, options, energy and global markets...

For our latest regional meetings, go to our website at www.oxfordclub.com and click on “Upcoming Events.”



Join our stellar faculty of investment experts at some of the most famous and beautiful of American resorts. Past sites include the St. Regis Resort in Park City, Utah; the Greenbrier in White Sulphur Springs, WV and the Grand Del Mar in San Diego, CA.

The Oxford Club's Wealth Preservation Cruises and Tours

It's on these cruises and tours that you'll learn not only how to develop an effective strategy for meeting your financial goals, but you'll also discover how to maintain and pass along that wealth to your loved ones. These trips bring together a rare mix of investment experts, financial planners and estate specialists to help you establish a comprehensive plan for accumulating, growing and distributing your wealth.



The Crystal Symphony

These voyages and trips are full of savvy investors, like you, who understand the value of spending quality time with our investment experts and other sophisticated investors. Between destinations, you will be enlightened by informative seminars that will reveal the most effective strategies for investing profitably in any market environment you might face.

Attendees agree that these are some of the most enlightening and entertaining financial trips we take. Destinations have included China, India, Hong Kong, Italy, France, Austria, Germany, Norway, Sweden, and Russia to name just a few.

The Annual Investment U Seminar

As a participant, you'll be invited to attend investment workshops, educational sessions and panel discussions, where you'll learn how to be a smarter and more successful investor. These not-to-

“As an Oxford Club member since 2005 and a Chairman's Circle member now, I would like to express to you and your team great thanks for your excellent and still profitable recommendations.”

Anthony R., Switzerland



be-missed events are designed to jump-start your investment program and give you a proven strategy to follow for consistent success.

The top experts from *The Oxford Club's* investment team will be on hand, including Investment Director Alexander Green, Energy and Infrastructure Expert Dave Fessler, Associate Investment Director Marc Lichtenfeld, and Global Equities Analyst Carl Delfeld.

You'll also hear the latest insights from *Wall Street Daily's* Chief Investment Strategist, Louis Basenese, and *Money Map Press* Chief Investment Strategist Keith Fitz-Gerald. And *Wall Street Daily's* Chief Options Expert Karim Rahemtulla, Dr. Kent Moors, Editor at *Oil & Energy Investor*, commodities expert Rick Rule and many more will speak as well.

These experts understand the techniques that world-renowned investors Warren Buffett, John Templeton, Jim Rogers and George Soros used to make their billions.

And while you're learning how best to invest your money, you will customarily enjoy a setting that offers something for everyone, from championship golf and tennis to a world-class spa experience. In addition, you'll have access to some of this country's finest culinary offerings, all located amid the scenic wonders of some of the most luxurious destinations available in the U.S.

“ *The amount of knowledge that is received through membership in The Oxford Club has been one of the most rewarding and educational experiences of my life. Your pride and professionalism are refreshing.* ”

~Robert R., Guinda, CA



THE SECRET TO CONSISTENT PROFITS: OUR FOUR-PART INVESTMENT PHILOSOPHY

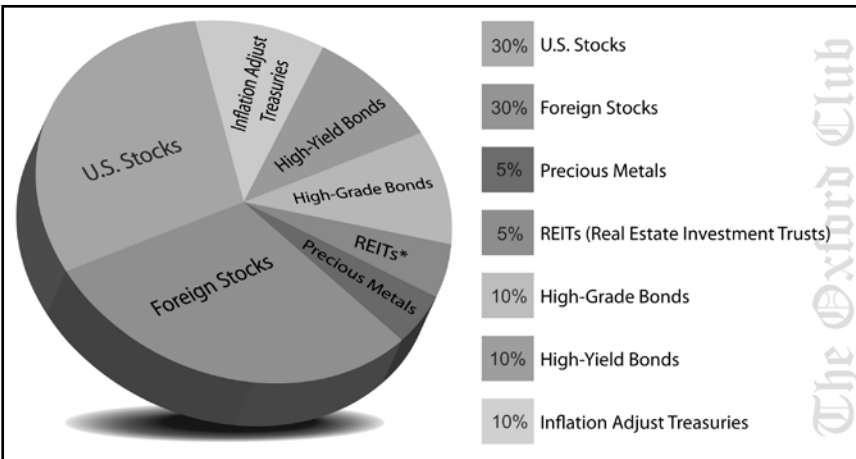
THE SUCCESS OF THE *Club's* investment philosophy is based on four key points that we apply to our recommendations and portfolios: **Asset Allocation, Rebalancing Your Portfolio, our customary Trailing Stop Strategy and Position Sizing.**

KEY NUMBER ONE: ASSET ALLOCATION – REDUCING RISK BY SPREADING IT OUT

Our approach is realistic and based on a Nobel Prize-winning strategy called asset allocation. It simply means diversifying our investment dollars among different asset classes, specifically non-correlated asset classes. (That's a fancy way of saying: *When some of our investments zig, others will zag.*)

We diversify between non-correlated assets so we can profit regardless of what happens in the market. That way we always have some investments going up, even when the market is going down.

By distributing and weighing investments among different asset classes, we yield the greatest possible return with the least amount of risk.





The most updated Asset Allocation Model can be found on our website at www.oxfordclub.com – click on “Members Enter Here,” log in, then “Asset Allocation Model.” Our current allocation is reflected in the chart on the previous page.

Right now, it consists of: 30% U.S. stocks, 30% foreign stocks, 10% high-grade bonds, 10% high-yield bonds, 10% inflation-adjusted treasuries, 5% REITs and 5% precious metals. Remember that asset allocation should drive your stock selection – not vice versa.

“ Thank you for your tremendous insight into the everyday ups and downs of the market. You folks have been very helpful with teaching us when enough is enough with the 25% trailing stop technique. ”

~A.D., Boulder, CO

KEY NUMBER TWO: REBALANCING YOUR PORTFOLIO – THE PATH TO OPTIMAL PERFORMANCE

Okay, so you’ve asset-allocated your portfolio – now what? Well, one asset class (or more) will do well while another does poorly – that’s what having non-correlated assets means.

So what do you do with the asset class that’s grown too large for its allotted percentage? And what about one that’s lost ground? The key is to rebalance your portfolio, selling off enough of the asset classes that appreciated beyond the allocation levels above, and reinvesting those profits in other asset classes that lost value. And you’ll do this every 366 days. Why 366? Because that’s the holding period to qualify for the 15% tax on long-term capital gains. Hold it for less than that, and you’ll pay the much higher rate for short-term capital gains.

(For more information on asset allocation, please visit the “Premiere Investor Reports” page of our website and download – How to Become a Millionaire 2.4 Times Faster.)

KEY NUMBER THREE: OUR TRAILING STOP STRATEGY AND THE OC SAFETY SWITCH

At *The Oxford Club*, we use an important profit-saving, loss-limiting strategy called the “trailing stop” (it’s also referred by some members as



our “safety switch.”). Here’s how it works: If we buy a stock at \$50, we’ll automatically set our trailing stop 25% below that price (which is \$37.50). Trailing stops are always adjusted upward, never down. So presuming the stock moves higher, so does our trailing stop. If our \$50 stock eventually hits \$100, then our trailing stop would be \$75 (or 25% of \$100). If the stock declines to \$75, then we sell it, no matter what.

“ I really appreciate you taking questions and answering the tough ones. I have been so frustrated over the years at newsletters where there is no way to get updated information or ask questions. You’re providing a great service...”

Brooke G., California

Important: Your broker may or may not track trailing stops for you. Therefore, it’s up to you to note prices and contact your broker to sell should a specific stock hit its stop price.

We update trailing stops daily after U.S. markets close. To see the updated portfolio, visit www.oxfordclub.com, click on “Members Enter Here,” log in, then click on “Portfolios.”

KEY NUMBER FOUR: POSITION SIZING – HOW NOT TO PUT YOUR WHOLE NEST EGG INTO ONE BASKET

The fourth and final part of our investment strategy deals with position sizing, which ensures that you never have too much invested in any one play.

Simply put, *we recommend that investors never put more than 4% of their investment funds in any single investment.* When our 4% maximum investment is combined with our 25% trailing stop, we should never lose more than 1% of the value of our total portfolio. Let’s say you have \$100,000 to invest. The maximum you would put into any one investment would be \$4,000. And if you use a 25% trailing stop, the most you could ever lose in that play would be \$1,000 (one-hundredth of your total portfolio).

The essential message here is consistency. Decide how much you can risk... and then stick with that percentage. Don’t “fall in love” with any of your investments and abandon your disciplined position sizing strategy.



LEVELS OF DISTINCTION: **GREATER CLUB PARTICIPATION, PRIVILEGES AND PROFITS, STEP-BY-STEP**

MEMBERS FEEL THEIR COMMITMENT grow deeper as time goes on, as does the *Club's* commitment to them. In recognition of this, *The Oxford Club* developed "Levels of Distinction," a program designed to reward members who exhibit loyalty to the *Club* and the timeless benefits of privacy, prosperity and tradition.

The Oxford Club's four membership levels...



PROVISIONAL MEMBERSHIP (ONE-YEAR TRIAL)

Provisional Members receive *The Communiqué*, *The Ultimate Income Letter*, *Members' Exchange* and *The Oxford Club Portfolio Update*.

Every publication provides benefits to make you a better investor – including specific recommendations on stocks and other investment opportunities.

On top of that, Provisional Members have access to our free *Premiere Investor Reports* and also receive a discount on *Pillar One Advisor* services.



PREMIERE MEMBERSHIP (ONE-YEAR FULL)

This is the level at which most *Club* members begin their journey. *Premiere* members receive all the benefits afforded the *Provisional* members – and many others as well.

You'll be entitled to greater discounts on products and services, plus you'll be granted access to additional resources... beginning with your welcome kit, which includes additional *Premiere Investor Reports*.

Additionally, once you are a full-fledged member, the *Club* invokes its privacy policy and will never rent your name or contact information to outside organizations.

In addition, you receive a chance to advertise in *The Members' Exchange* free of charge (a great way to reach over 50,000 like-minded



members). Premiere members also receive a larger discount on most services from the Pillar One Advisors.



LIFETIME FELLOWSHIP (EXCLUSIVE BENEFITS AND DISCOUNTS)

When you step into the Lifetime Fellowship, you're stepping into a select group of Oxfordians who have made a serious commitment to the *Club* and to their own financial futures.

Your Lifetime Fellowship status makes you a member for life, guaranteeing unending access to *Club* privileges, products and services, including the *Communiqué*. You'll also receive deep discounts on *Oxford Club* books, seminars, VIP Trading Services and Pillar One Advisor services.

“Just wanted to thank you for another tremendous year with The Oxford Club. Your research and recommendations have been outstanding, as we've come to expect.”

Andrew O., Maitland, FL

In addition, as a Lifetime Fellowship Member, you'll have the ability to bequeath your membership to an immediate family member, ensuring that the benefits of the *Club* remain with your family. At this level, you'll be treated as a director within the *Club*.



CHAIRMAN'S CIRCLE MEMBERSHIP (LIFETIME AND VIP SERVICES)

When you're ready for the very best of what *Club* membership has to offer, you'll be invited to join the Chairman's Circle.

Once you accept, you'll receive invitations to the most exclusive investor gatherings, confidential investor reports only for Chairman's Circle members and free subscriptions to the *Club's* six VIP Trading Services. Plus, you'll be entitled to receive every publication the *Club* creates free for the rest of your life (after S&H charges)... the list goes on and on.

You'll also receive the deepest discounts available from our Pillar One Advisors. In addition, you can bequeath your membership to the party of your choice.

(For information on how to upgrade your membership – and why it can be a great idea – call our VIP Services Group at 888.570.9830 or 410.454.0498.)

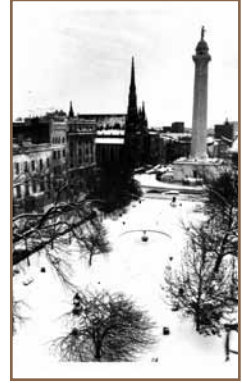


THE CLUB'S GLOBAL OUTPOSTS

CLUBHOUSES

ANOTHER UNIQUE PRIVILEGE of an *Oxford Club* membership is our global network of clubhouses, which are yours to use and enjoy anytime.

If you're visiting Baltimore, stop by our headquarters Clubhouse in a beautifully restored historic brownstone in the city's Mount Vernon district, and have a cup of tea, a cigar or a chat with members of *The Oxford Club* team in town.



Mt. Vernon in Baltimore

Are you visiting Europe? Take the train a few hours west of Paris to visit our *Oxford Club* library and stay at founders Bill and Elizabeth Bonner's seventeenth-century Château in the Normandy countryside (www.chateaudecourtomer.com). Visit the World War II landing beaches, bustling market towns and historic landmarks.



Our Founder's Chateau in France

Looking for something more exotic? Visit our Mediterranean-style Clubhouse/Bed and Breakfast on the Pacific coast of Nicaragua (www.ranchosantana.com). Enjoy the clubhouse amenities, or sit back and relax at the neighboring beaches. **Chairman's Circle members get two FREE nights stay – just another exclusive benefit for our Circle members.**

OXFORDIAN PROPERTY EXCHANGE



Oxfordian Property
EXCHANGE

We formed *The Oxfordian Property Exchange* to allow our members to create a network of shared upscale residences... for the sole purpose of renting world-class accommodations to each other at prices befitting fellow members.



You can find privately owned villas, castles and chateaux in some of the most sought-after vacation spots in the world. Or list one of your own. And you'll never pay a dime for any of this. It's simply another benefit for members of *The Oxford Club*.

At each carefully selected property, you will be recognized as an Oxford Club Member and afforded either special discounts and/or special amenities for your stay.

(For more information, please visit our website at www.oxfordclub.com, click on "Members Enter Here," then "Member Resources" and finally "The Oxfordian Property Exchange," or call Member Services at 800.992.0205.)

“ I sold the Harvest Energy Trust that you had recommended. I bought it at \$7.05 for 500 shares and sold it 13 days later for \$9.10 per share that computed to a 29% increase and when multiplied by its portion of the year it is just over 750%. And I have \$1,020.88 more than I had before. This is the very first trade that I completed since joining The Oxford Club.”

Glenn T.



WELCOME TO AN EVEN LARGER NETWORK OF PROFITS, HEALTH AND GOOD LIVING

The Oxford Club is a private company affiliated with Agora, Inc. What is Agora?

For the ancient Greeks, the center of social activity was the Agora, a lively marketplace to exchange not only goods and services, but also news and ideas.



Today, Agora, Inc. is a modern marketplace for news and breakthrough ideas in the areas of finance and personal health.

Founded by **William Bonner** in 1979, Agora has become a highly renowned international publisher of financial, health, travel and special-interest books and newsletters, with offices all over the world.

William Bonner is also one of the founders of *The Oxford Club*, which officially started as the *Passport Club* in 1989.

Bill's idea, and those of the other founders, was to create a private "financial club" of investors who would share their interest in finding unique opportunities around the world... and who agreed that the best opportunities to invest early are usually found through personal connections, not the mainstream press.

In 1991, the *Club* took its current name of *The Oxford Club* to reflect our combination of old-world sensibility and new-age technology.

"All of Agora's ideas have something in common. They celebrate the virtue of thinking independently and taking responsibility for your own life."

(For more information about the services available at Agora, Inc., just go to www.agora-inc.com.)



GIVING BACK HOPE

The Oxford Club is proud to be a sponsor of the Roberto Clemente Rancho Santana Clinic in Nicaragua.

The clinic's mission is to provide much needed primary care, triage care and health education to the Pacific communities of Southwest Nicaragua.



Roberto Clemente Rancho Santana Clinic

Services are provided to the 12 villages surrounding the Clinic near Tolo. Children, the elderly and the disabled are treated at no charge. For all others, fees are on a sliding scale based on the resident's ability to pay.

Each year, they see approximately 9,000 patients, a number that requires significant funding. And that is why 100% of all donations and matching funds go to the construction, maintenance and operation of the clinic. *(For more information, go to www.nicaclinic.org.)*

OUR ROAD MAP TO A RICH LIFE

WE SOMETIMES FORGET that there are two types of riches in this world: material wealth and spiritual wealth. Anything that can be measured in dollars and cents we call material wealth. Everything else – the love of our families, the health we enjoy, the time we spend doing things we enjoy or working on things that really matter – we call spiritual wealth.

While you will get Alexander Green's investment commentary for *Investment U* and *The Oxford Club*, ***Spiritual Wealth*** is a free, twice-weekly e-letter where he tackles life's more difficult challenges. He invites you to grapple with the big questions in our lives. What matters most? How do we balance our priorities? How do we move beyond success to significance?

As a *Club Member*, you will soon receive a special notice to receive this complimentary online publication.

“*The Oxford Club* meeting in NYC was excellent. I was surprised to find a spot near the front. I’ve attended entire seminars that offered less value than just this four-hour regional meeting. And the meeting was free to members! Another unexpected *OC* benefit.”

– Catherine W., member since 2003

“I have taken financial letters for 20 years and never made any money until I came upon *The Oxford Club* and the talented people on the staff. I am up 25% for my total assets.”

– Carlos T., member since 1997

“I have found my membership a rare experience. I want to thank you from the bottom of my heart for the excellent advice. I subscribed to several advisor letters that seemed of little value until I found yours. For once, something good is happening. Your publication is the first bit of hope that I’ve had in three years.”

– Bruce T., member since 2003

“*The Oxford Club* has given me knowledge on so many things and hope that I could gain the tools and the knowledge to make life better and better. It gives me ideas for increasing my knowledge in so many directions. You people have access to so many people and places that I just don’t have any way to connect with.”

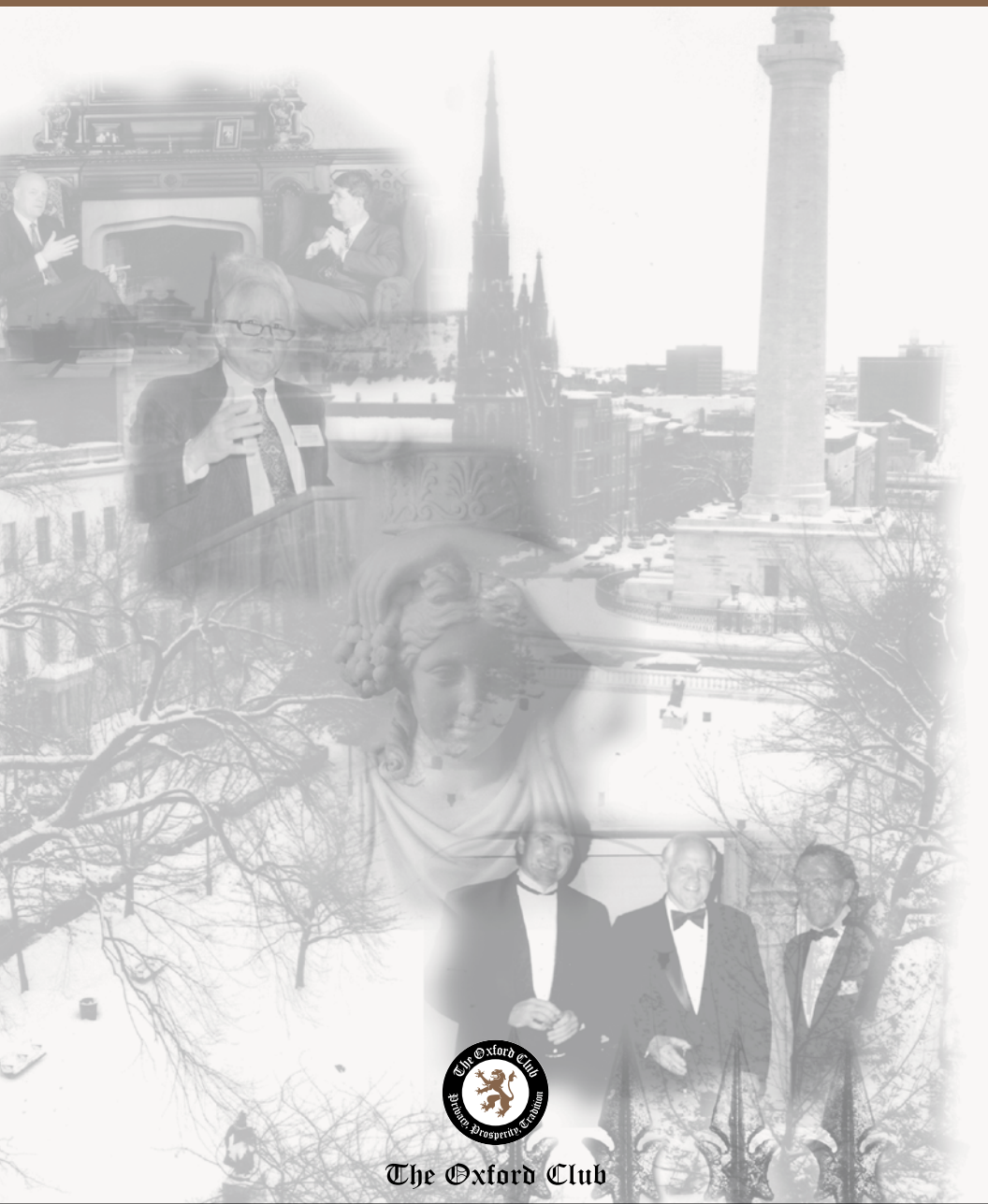
– Peggy N., member since 1999

“When first I joined, I was “running” scared. My tangled financial state was a shambles. Today, my assets have been completely reallocated. My portfolio reflects, to the point of plagiary, *The Oxford Club’s* portfolios. When I purchase stocks I know what to do with them. A small handbook told it all – and insisted – to exact percentages! I’ll always carry a shiny deep-blue ID.”

– John B., member since 2003

“Have benefited by 30% from the two newsletters with info I could never obtain.”

– Nancy I., member since 1999



The Oxford Club

The World's Most Profitable Financial Organization