

Oppenheimer & Co. Inc. Continuing Education Series

Special Selections for Guardians, Conservators, & Trustees

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Eight Questions to Ask Your Financial Advisor – Fiduciary Ethics

Discusses eight key questions to ask your financial advisor to ensure that he/she is acting as a fiduciary and looking out for your client's best interests. Participants will learn how to:

- Select and monitor an investment advisor
- Standardize the investment decision-making process
- Stay in compliance with their fiduciary responsibilities
- Use restriction and bonding as cost-reduction techniques

The Establishment and Management of Conservatorship and Trust Accounts

Gives an overview of both NGA and MI standards of practice, responsibilities, and liabilities.

Topics covered include:

- Applying the Prudent Investor Rule
- Evaluating the needs of the IP
- Deciding whether to invest client assets
- Developing an Investment Policy
- Determining the Allocation Model
- Obtaining an Investment Proposal
- Cost of managing an Investment Portfolio
- Common mistakes in investing for clients

Special Needs Trusts vs ABLE Accounts

Covers the similarities and differences between Special Needs Trusts (SNTs) and ABLE accounts, including what custodians need to know to use them effectively. Specifically covered are:

- The basics of both Special Needs Trusts and ABLE accounts
- The advantages and disadvantages each offers to guardianship and trust clients
- Using these vehicles to protect clients who receive needs-based public assistance
- How to utilize both ABLE accounts with SNTs for your client's benefit

Questions to Answer When Evaluating Your Client's Investment Needs

A guide to assessing and investing for your client's financial needs with an eye towards:

- Fiduciary ethics, responsibilities, and liabilities
- Establishing and monitoring guardian investment accounts
- Ethical and objective decision-making vs subjective opinions
- Reducing the costs of bonding with blocked and restricted accounts
- Applying Uniform Prudent Investor Act principles to Guardians, Conservators, & Estates