Financial Advisors for

Conservators, Guardians and Trustees

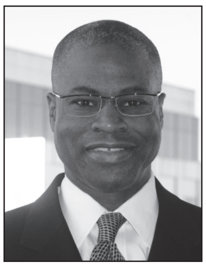
National Strength. Local Presence.

OPPENHEIMER

Financial Advisors for Conservators, Guardians and Trustees

Our Mission

Our mission is to serve as trusted advocates and Financial Advisors for Conservators, Guardians and Trustees. We seek to enable them to properly manage their clients' investment assets while potentially increasing their efficiency and reducing their liability.



Darryl J. Lynch, AIF®

Managing Director – Investments

Darryl Lynch has worked with Guardians and Trustees throughout the years. He has recommended best practices for attorneys and guardians across the country. Shortly after earning his MBA from Duke University in Durham, NC he began his over 35 year career in the financial services industry. His experience is unparalleled as he has been a member of the National Guardianship Association (NGA) since 2002 and currently sits on the Center for Guardianship Certification's (CGC) review board. He was also awarded by the Center for Fiduciary Studies the designation, Accredited Investment Fiduciary (AIF)®.

Darryl has spent over 30 years at Oppenheimer & Co. Inc., where his experience and the firm's resources assist him in making knowledgeable recommendations and providing a high level of client service. Originally growing up in the St. Louis area, he now resides in Kirkland, WA. Darryl is a member of the Illinois Guardianship Association (IGA), the Washington Association of Professional Guardians (WAPG) and Guardian/Conservator Association of Oregon (CGA). He has taught classes and given many presentations for CE for various associations of Professional Guardians, Attorneys and Fiduciaries. He also specializes in working with Special Needs Trusts, High Net Worth investors and charitable organizations. His work demonstrates his commitment to helping invest and protect assets by providing independent financial insights.

Darryl is also a member of the Oppenheimer Executive Council, a prestigious designation awarded to our top Financial Advisors. In his free time, he enjoys mountain biking, science and volunteering at various organizations throughout the Northwest.

Kathleen M. Palumbo

Executive Director – Investments

Peter C. Palumbo, AIF®

Director – Investments

Kathy Palumbo, Executive Director, joined Oppenheimer & Co. Inc. ("Oppenheimer") in 1995 after five years at Stifel Nicholas. Today, she is the thought leader of an established, well-respected practice, assisting high net worth individuals, families, conservators and members of the legal community. She is a seasoned investment Advisor who differentiates herself from other Advisors in the industry by providing customized investment and estate planning strategies for high net worth individuals, families, conservators and members of the legal community in Missouri.

She attributes her success with her clients today to the skills she acquired over 20 years of experience as a registered nurse – listening compassionately to patients, developing a plan, and executing it to improve their condition.

Kathy graduated from St. Louis University with a Bachelor of Science in Nursing. Outside the office, Kathy likes to stay active in athletic, charitable, and professional organizations. She's a lifetime supporter of the St. Louis Cardinals and St. Louis University Billiken Basketball teams. Kathy served as Board President of Catholic Services for Children & Youth, a Catholic Charities agency.

Peter Palumbo, Director – Investments of Oppenheimer & Co. Inc. since 2007. He is a member of the National Guardianship Association (NGA). Together, Kathy Palumbo and Peter formed The Palumbo Group. Peter provides customized financial strategies to clients striving to optimize professional wealth management and estate planning for wealth transfer between generations.

Peter's desire to provide customized investment strategies to the legal community was established early in his life by emulating the dedication of his father, attorney Peter "Pete" J. Palumbo Jr. and his great uncle Honorable Pascal "Pat" Palumbo.

Peter graduated from Saint Louis University High and Marquette University with a double major in marketing and organizational management.

In his spare time, Peter is active in his community, holding positions on numerous Boards such as; White House Retreat Board, Our Lady of Lourdes Endowment and Finance Committees, SLUH Alumni Board, Loyola Academy Development Committee and the Marquette University Club of St. Louis Scholarship.

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About Us

As longstanding Financial Advisors with Oppenheimer & Co. Inc., we focus our business on helping Conservators, Guardians, Trustees and Guardians ad Litem (GALs) streamline and better manage their clients' investment needs. We work collaboratively with you to standardize and simplify your financial decision-making on behalf of your clients.

Available Services

With over 50 years of combined experience at Oppenheimer & Co. Inc., we offer a lasting relationship and are always available to meet personally to discuss your clients' needs.

- Investment Policy Statements for clients selecting one of the programs in our asset management platform
- Assistance with setting objective criteria for level of risk, diversification and income
- Cost-effective investment management services
- Knowledgeable and experienced in working with the application of the Prudent Investor Rule
- Diversified portfolios, ongoing monitoring and periodic rebalancing of assets (automatic periodic rebalancing is available only in select programs)
- Income-generating accounts based on the client's income needs and risk tolerances
- Financial advice for Special Needs Trusts
- For certain guardianship cases, we have the ability to Block or Freeze Accounts
- Documentation of all reviews performed with the guardian, including a detailed Quarterly Portfolio Review Report (for select accounts)
- Simple fee model for advice, transactions, and custody of the accounts is available in select programs (availability of multiple account programs ranging from a variety of fee based programs to standard commission based accounts)

Diversification does not guarantee a profit or protect against a loss.

Various account programs are available through Oppenheimer & Co. Inc. ("Oppenheimer") and its affiliate Oppenheimer Asset Management Inc. ("OAM") within the asset management platform. Certain programs are fee based. Adopting a fee-based account program may not be suitable for all investors; anticipated costs should be compared with anticipated annual fees. Prior to investing in a program on the asset management platform, please refer to the corresponding Oppenheimer ADV Part 2A Appendix 1 or the OAM ADV Part 2A Appendix I for information about the advisory program selected, including program fee schedules and other fees that may apply. Both ADVs Part 2A Appendix I are available from your Oppenheimer Financial Advisor or the SEC website. OAM is an indirect, wholly owned subsidiary of Oppenheimer Holdings Inc., which is also the indirect parent of Oppenheimer. Oppenheimer is a registered investment adviser and broker dealer.

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Our Team

Darryl J. Lynch, AIF® Managing Director – Investments	**Kathleen M. Palumbo** Executive Director – Investments
Matthew Kochel, AIF® Senior Director – Investments	**Peter C. Palumbo, AIF®** Director – Investments

Kristin Sackmann Senior Financial Assistant	**Elizabeth Ehlen** Registered Client Service Associate	**Jared Christman** Registered Client Service Associate	**Emily Liang** Client Service Associate

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