



LEADERSHIP PROFILE

Russ DeLibero is the Chief Wealth Planning Officer at Oxford Financial Group, Ltd. In this role, he leads complex and sophisticated estate and wealth planning initiatives while providing strategic direction to the Family Office Services Technical (FOST) team. He is also a member of Oxford's Senior Leadership Team.

With more than 20 years of experience in financial planning, Russ brings deep expertise and perspective to his work with ultra-high-net-worth families. Before joining Oxford, he served as a Vice President in the Asset and Wealth Management division of Goldman Sachs, where he advised families on trust and estate, tax, retirement, philanthropic and insurance planning. He also led the firm's Private Placement Insurance efforts. Prior to Goldman Sachs, Russ was a Vice President in Merrill Lynch's Wealth Structuring Group, where he led a team focused on trust, estate and insurance planning.

**RUSSELL G. DELIBERO,
PhD, CFP®, ChFC®, CLU®, AEP®
CHIEF WEALTH PLANNING OFFICER**



"I believe technical expertise is important, but the real value comes from making complex financial matters simple and easy to understand. My role is to show our clients the numbers, the plan and the results in a clear and straightforward way."

Russ earned a Bachelor of Science degree in Finance from Rutgers University and a Master of Science degree in Financial Services from The American College. He later earned his Doctor of Philosophy (PhD) in Financial and Retirement Planning from The American College.

Russ holds the CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter® (CLU®) and Accredited Estate Planner® (AEP®) designations. A recognized thought leader, Russ is a national speaker and author, presenting at leading institutions such as Heckerling, National Association of Estate Planners & Councils (NAEPC), USC and Emory. He is also a member of the Atlanta Estate Planning Council.

Russ resides in Marietta, Georgia, with his wife, Jenn, and their son. Outside of his professional work, he enjoys motorsports racing, traveling and running.

The Doctor of Philosophy (PhD) in Financial and Retirement Planning is an academic degree and does not constitute a professional certification, license or regulatory endorsement to provide financial, tax or retirement advice. All advisory services must comply with applicable laws, regulations and firm policies.

CERTIFIED FINANCIAL PLANNER™ professionals are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements include: bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP Board (www.cfp.net), successful completion of the CFP® Certification Exam, comprised of two three-hour sessions, experience requirement: 6,000 hours of professional experience related to the financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements, successfully pass the Candidate Fitness Standards and background check, agree annually to be bound by CFP Board's Standards of Professional Conduct and complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and Standards of Professional Conduct. The Chartered Financial Consultant® (ChFC®) is a financial planning designation for the financial services industry awarded by the American College. A candidate for the designation must meet the following requirements: complete seven required and two elective courses, possess three years of experience in the financial industry, successfully pass nine closed-book, course-specific, two-hour proctored exams and agree to adhere to The American College's Code of Ethics. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards. The Chartered Life Underwriter® (CLU®) is a professional designation awarded by The American College of Financial Services to individuals who specialize in life insurance underwriting and estate planning. Candidates are required to complete eight courses, as well as eight examinations. The designation requires 30 hours of continuing education every year. The Accredited Estate Planner® (AEP®) is a professional designation awarded by the National Association of Estate Planners & Councils (NAEPC) to individuals with at least five years of experience actively engaged in estate planning, who devote at least one-third of their time to estate planning, hold additional recognized professional credentials, have provided three professional references, are currently a member of an affiliated local estate planning council, and, if possessing less than 15 years of applicable professional experience, complete two graduate courses provided by the American College of Financial Services. The designation requires 30 hours of continuing education every two years with 15 of those hours in estate planning related topics. OFG-2603-4