



Viktoria Palermo Chief Compliance Officer

Viktoria Palermo is Chief Compliance Officer for Dunham & Associates Investment Counsel, Inc. and the Dunham Funds. She also serves as BSA/AML Compliance Officer for Dunham Trust Company. Viktoria has over 16 years of industry experience.

She has a strong background in compliance, supervision and overall operations of the Broker-Dealer and Investment Adviser. Prior to joining the firm in September 2021, Viktoria served in diverse roles at various firms, including Chief Compliance Officer and AML Officer for Lucia Capital Group (prior to LPL Financial's acquisition of certain assets of Lucia Securities, LLC). Viktoria was responsible for the ongoing development, implementation and oversight of the compliance and AML programs for the Broker-Dealer and Investment Adviser.

Prior to Lucia Capital Group, Viktoria served as Associate Vice President – AVP Supervision, West Coast Region for First Allied Securities, providing supervisory oversight of the daily sales activities of Registered Representatives. Earlier in her career served as Senior Analyst in Advisory Compliance for LPL Financial. Viktoria holds the FINRA Series 24, 7, 51, 4, 66 and 63 registrations.

At a Glance

- ✓ Chief Compliance Officer
- ✓ Responsible for the ongoing development, implementation and oversight of the firm's compliance program
- ✓ Over 16 years of industry experience in compliance and supervision
- ✓ B.S. International Hospitality Management from Ecole Hoteliere de Lausanne, Switzerland

About Dunham & Associates

In 1985, Jeffrey Dunham founded Dunham with the uncommon idea that fees paid by clients should be tied, in some way, to the performance of the investments they own. Today, Dunham and Dunham Trust have grown to become a multi-billion dollar firm, but we are still driven by the values of fairness and accountability that Jeffrey envisioned more than three decades ago.