

We've been serving up  
tax-advantaged investment  
planning and income tax counseling  
*family style* for over 20 years.

# Hudson Financial Services



*It's our pleasure to serve you!*



*Your hosts — Gary Ramuno & Kate Palao*

## A COMMITMENT TO OUR CLIENTS:

Hudson Financial Services is a full service independent company that has been providing tax-advantaged investment planning and income tax counseling and preparation for over 20 years. We're flexible and work in your best interest. As independent financial representatives, we have access to a wide range of investment and insurance products and services. We have the flexibility to design and implement a financial strategy that is customized to meet your individual needs and objectives. Our team is dedicated to providing a "concierge" level of service to all of our clients. In addition, we practice a client communications program designed to help our clients stay informed in a changing world. Our commitment to excellence ensures that your Hudson Financial Services experience is always professional, friendly and rewarding.



*Anthony Romano* — *Kathryn Palao*

**“It’s not what you make.  
It’s what you keep.”**

**Gary Ramuno  
President**

## WE’VE BEEN PROVIDING INVESTMENT AND TAX SOLUTIONS SINCE 1988.

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### A RECIPE FOR SUCCESS.

We take a personal approach to investment and tax counseling. That’s why when you walk in the door,



you’re greeted with a warm smile, a hot cup of coffee and a staff dedicated to serving your best interests. We’re a one-stop shop. Because we have the knowledge and experience in both investments and tax services, many of our clients realize savings by having Hudson Financial manage their retirement planning and tax reporting requirements. Being independent and flexible, we provide the products and services to fit your needs. And the word is spreading. Through referrals alone, our client family continues to grow. For over 20 years, we’ve built loyalty and trust while providing peace of mind.

## JOIN THE FAMILY.

Our clients are our extended family. We know about



their children and grandchildren as well as their investment strategies, wants and needs.

We also know that retirement planning is one of the most important journeys you'll make in life. That's why our experienced team of professionals will take your hand and guide you every step of the way. Our team consists of:

- Gary Ramuno<sup>1</sup>, *President, Financial Advisor*
- Kathryn Palao<sup>2</sup>, *CFP®*, *Vice President*
- Laura Benvenuto, *Client Service Associate*
- Dottie McLaughlin, *Client Service Associate*
- Allison Ramuno, *Receptionist/Computer Operator*

Together, they have a combined total of more than 60 years of financial experience. They're complemented by our three independent tax professionals: Patricia Withus, Kathleen Kearns and Phyllis Froebrich<sup>3</sup>.



From Left to Right — Laura Benvenuto, Allison Ramuno and Dottie McLaughlin.

## A WIDE RANGE OF STRATEGIC SERVICES.

Hudson Financial is a full service financial services firm that provides tax-advantaged investment counseling before and after retirement. We believe that we have a different perspective than larger companies and build relationships on personal service and excellent communication. Your peace of mind is our main concern. We know that people are confused and



frustrated so we keep things simple.

You could say we take a yellow pad approach with sophisticated asset allocation and portfolio design technology. We'll work with you at

your pace and won't overwhelm you with "financialese".

Our services include:

- Retirement income and investment planning
- Estate and tax planning
- Risk tolerance analysis
- Asset allocation analysis
- Portfolio design
- Insurance strategies
- Asset protection planning
- College planning

<sup>1</sup>Registered Representative and Financial Planner of Tower Square Securities, Inc.

<sup>2</sup>Registered Representative of Tower Square Securities, Inc.

<sup>3</sup>Tax professionals are not representatives of, and are not affiliated with Tower Square Securities, Inc.

## QUALITY PRODUCTS FOR EVERY TASTE.

We provide a wide range of investment and retirement solutions, including income annuities, which can provide a reliable income stream. Through our licensed associates and Registered Representatives of Tower Square Securities, we offer:

- Asset management accounts
- Fixed and variable annuities
- Mutual funds
- Exchange Traded Funds (ETF's)
- Life and disability income insurance
- Long-term care insurance
- Stocks
- Government, corporate and municipal bonds
- Money markets and CDs



Remember: if you don't see it on the menu, just ask.

## SPREADING THE WEALTH.

Asset allocation is one financial tool that we use which may help reduce risk and help you stay focused on your goals. When we apply asset allocation, we can develop a portfolio that will help achieve your financial objectives while matching your risk tolerance. This tool helps control risk because the asset classes you select can react differently to various market conditions such as inflation and interest rate fluctuations. Over time it may be one of the most effective ways to help you realize your long-term goals.

While the process of diversifying your assets across multiple asset classes can help to reduce overall risk, it does not eliminate market risk altogether.

## OUR WEB SITE REALLY CLICKS.

Just log on to [www.hudsonfs.com](http://www.hudsonfs.com) for a menu of the latest financial topics. You'll find a learning center with articles, calculators, newsletters, E-seminars and a tax library. There's also Market Watch, which provides detailed quotes, symbol lookup and investment charting.

## READY TO ORDER?

Get investment and tax solutions that are in your best interest. Contact Gary Ramuno or Kate Palao at



914-762-4760, 914-762-6320 fax  
or [gramuno@hudsonfs.com](mailto:gramuno@hudsonfs.com),  
[kpalao@hudsonfs.com](mailto:kpalao@hudsonfs.com).

**"Our dedicated staff  
will be with you  
every step of the way  
on your retirement  
planning journey."**

Kate Palao  
*CFP<sup>®</sup>, Vice President*



*Financial Solutions For A Changing World*

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