Hudson™
FINANCIAL SERVICES

Financial Solutions For A Changing World

Do You Have Concerns About Your Finances? We Can Help You Find Answers.

- When can I afford to retire?
- How much money do I need to live comfortably?
- Will I run out of money in retirement?
- How much risk do I really need to take to pursue my goals?
- How can I protect my family?

Let Our Team Of Trusted Professionals Guide You

We are a family-focused planning firm helping individuals and families in the Lower Hudson Valley build strong financial futures. We understand that thinking about the future may lead to concern, confusion, and stress. Working closely with our clients, we find financial solutions to help our clients pursue confidence.

We believe that wealth is about more than just your account balance. Money is a tool that can help you pursue your dreams of living a comfortable, meaningful life. As advisors, our first goal is to help you understand and prioritize the opportunities money can provide and better manage potential challenges.

To some, that opportunity represents an early retirement or the freedom to spend more time with the grandkids. To others, it's a second home or a once-in-a-lifetime vacation with the ones you love. Whatever that opportunity means to you, we help you uncover it and create financial strategies to pursue it.

Our experienced team's diverse backgrounds have allowed us to offer an even more comprehensive approach to our services. We know that tax efficiency is essential to securing your financial future. That's why our team of professionals works to limit your tax liability, increase your wealth, and keep everything aligned with your Financial Planning Roadmap. Bringing these services under one roof is just another way we provide a concierge level of service to our clients.

We Deliver A Roadmap To Your Financial Goals And Then Help You Follow It

We follow a disciplined 6-Step Financial Planning Roadmap that explores your personal circumstances through in-depth conversations and develops a thorough picture of your financial life.

Step 1: Introduction

We get to know you and your family. We introduce our wealth management team and our investment process. We review common obstacles and uncertainties you may face as an investor.

Step 2: Discovery

We use your financial priorities, future goals, and attitude about risk to create a personalized roadmap that is designed to take you where you want to go in life. We help you organize your finances and clearly understand your roadmap by examining your situation from investment, tax, insurance, and estate planning perspectives.

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Tax planning services offered through Hudson Financial Services, Inc.

Step 3: Recommended Financial Strategies
Once we are confident that we understand your financial picture, we make recommendations and offer solutions. We make the complicated simple by explaining your options and educating you without overwhelming you with information.

Step 4: Implementation
Our work doesn't stop there. We work closely with you to implement the strategies we create and offer ongoing communication so that you feel supported every step of the way.

Step 5: 45-Day Review
After we have established your investment account, we meet again to discuss your investment strategy and review your financial plan.

Step 6: Ongoing Progress Monitoring
We leverage industry-leading technology to offer you constant access to your accounts and provide clear, concise information about your overall financial situation. Most importantly, we offer a guiding hand and a reassuring voice whenever you have questions or concerns.

Why Should You Work With Hudson Financial Services?

We understand the significance of family. We treat our clients like members of our extended family. We understand family dynamics and how financial decisions impact every aspect of your life. As a multigenerational family business, we care about every generation of your family. We are happy to work with your children and grandchildren to ensure they get the prudent advice they need to pursue their long-term financial goals.

Your quality of life is our measure of success. We don't chase performance or try to hit home runs with your life savings. Instead, we focus on deeply understanding your needs, setting reasonable objectives, and creating customized strategies that help you pursue your personal life goals in an ever-changing world. We follow a disciplined investment approach with an emphasis on risk management and tax efficiency to help you keep more of what you earn. By offering a holistic and integrated approach, we provide meaningful financial guidance that helps you make informed decisions.

We are always here to help. We strive to be your trusted partner and as such we are always available to answer questions, clarify complicated correspondence or to simply listen to your financial concerns.

Our support is lifelong. We don't just offer you a roadmap to your financial goals; we walk with you along the journey and help you make appropriate choices every step of the way. We want to be involved in all of your family's important financial decisions.

"Over 50 years ago, my late grandfather, Joe Masullo, started preparing tax returns for family and friends at his dining room table. My father, Gary Ramuno, stepped in after his sudden death in 1987 and expanded the business to include investments and financial planning.

I joined the firm in 2006 and later earned my designation as a Certified Financial Planner™. Since then, Dad and I have worked side by side offering comprehensive financial advice to our clients. In 2018, Joe Passaniti joined our firm as a Certified Public Accountant and Investment Advisor Representative which expanded the tax planning services we offer.

As our practice has grown to a full-service financial, investment and tax planning firm, our emphasis on family has remained a cornerstone of who we are and what we do. Our family looks forward to serving yours."

- Kate Palao, President

Seated, Left to Right: Denise Lentini, *Joseph Passaniti, Laura Benvenuto
Standing, Left to Right: Francesca Secola, Patricia Masullo Withus, **Kathryn Palao, Gary Ramuno, Phyllis Froebrich

Take the Next Steps Toward Planning for Your Financial Future

Through experience, we have learned that it's not possible to be all things to all people. Instead, we focus on building long-term relationships with people who:

- Are working toward financial independence and are seeking clarity about their personal situation.
- Are looking for financial guidance that is easy to understand and implement.
- See the value in financial advice and want to build a collaborative relationship with a team of trusted professionals.

The best way to learn about our firm and the way we approach financial planning is to meet for an introductory consultation. We use our first meeting to discuss common financial concerns and allow us to get to know each other. If you would like a complimentary financial consultation, please call us at (914) 762-4760, send us an email, or use our calendar scheduling app easily accessed at Contact Us on our website: www.hudsonfs.com.

We would be delighted to show you how our comprehensive approach to financial planning can help you pursue confidence in your financial future.

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