



MEET THE HUDSON FINANCIAL TEAM

Kathryn (Kate) Palao

After graduating from American University with a B.A. in political science and economics, Kathryn began her career at Smith Barney. In 2006, she joined her father, Gary, at Hudson Financial Services. Kathryn's belief that clients should feel confident in their financial decisions drove her to earn a Certified Financial Planner™ designation in 2010. She is an Investment Advisor Representative with Cetera Advisor Networks and holds Series 7, 63 securities registrations, as well as life and health insurance licenses. In addition to supporting local businesses as the vice president of the Briarcliff Manor Chamber of Commerce, she loves living in Pleasantville with her husband, Marco, and children, Olivia and Alexander.

Joseph (Joe) Passaniti

Joseph, a former NCAA athlete, graduated with a BA in public accounting from Pace University. As a Certified Public Accountant (CPA), Investment Advisor Representative with Cetera Advisor Networks, and holder of Series 7, 63 and 65 securities registrations, he enjoys providing tax and investment solutions to his clients. Before joining Hudson Financial Services, Joseph was a senior vice president at a New York City bank where he helped manage a \$150 million investment portfolio. Joseph married his college sweetheart, Tara, and lives in Ossining with their children, Dominic and Alexa.

Gary Ramuno

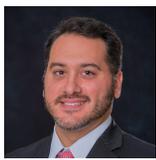
As Founder of Hudson Financial Services, Gary has more than 30 years of experience helping clients find solutions for their financial concerns. Since 1988, he has been helping clients by preparing tax returns and providing tax planning. Gary graduated with a BS in finance from Villanova University and in 1979 married his best friend, Karen. Gary and his wife live in Ossining where they enjoy spending time with their daughters, Kate and Allie, and grandchildren, Olivia and Alexander. Gary Ramuno is not affiliated with Cetera Advisor Networks LLC.

WHO TO CALL AT HUDSON FINANCIAL SERVICES



Kathryn (Kate) Palao, CFP®
President & CEO
Investment Advisor Representative

Investment Advice, Financial Planning, Retirement
Income Planning, Insurance Strategies
Extension #14



Joseph (Joe) Passaniti, CPA
Vice President
Investment Advisor Representative

Tax Preparation & Planning, Small Business
Accounting, Investment Advice, Retirement Planning
Extension #22



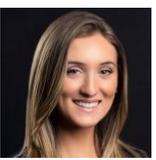
Laura Benvenuto
Client Service Associate

New Accounts, Additional Deposits, Withdrawals,
Beneficiary & Ownership Changes, Online Account Access
Extension #11



Denise Lentini
Administrative Assistant

Direct Calls to Team Members, Schedule & Confirm
Appointments, Update Contact Information,
General Client Support
Extension #10



Francesca Secola
Tax & Client Service Associate

Tax Preparation & General Client Support
Extension #15



Patricia (Patty) Withus
Tax Preparer

Tax Preparation
Extension #13

Patricia Withus is not affiliated with Cetera Advisor Networks LLC.



Phyllis Froebrich
Tax Preparer

Tax Preparation
Extension #16

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