



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 had more than 30 years of experience helping clients find solutions for their financial concerns. Gary started providing clients with tax preparation and planning services in 1988, and he retired at the end of 2019 after a successful transition of the business management to his daughter and partner, Kate Palao. Now, Gary and his wife, Karen split their time between New York and Florida where they are enjoying retirement, travelling and 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



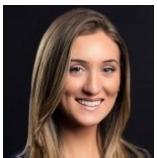
Laura Benvenuto
Senior Client Service Associate

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



Denise Lentini
Administrative Assistant

Directs Calls to Team Members, Schedules
Appointments, Updates Contact Information,
General Client Support
Extension #10



Francesca Secola
Tax & Client Service Associate

Tax Preparation & General Client Support
Extension #15



Justin Moritz
Tax & Client Service Associate

Tax Preparation & General Client Support
Extension #12



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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Kathryn Palao and Joseph Passaniti are Investment Advisor Representatives offering securities and investment advisory services through Cetera Advisor Networks LLC, member FINRA/SIPC, a broker/dealer & Registered Investment Adviser. Cetera is under separate ownership from any other named entity. Tax planning services are offered through Hudson Tax Services, LLC.