

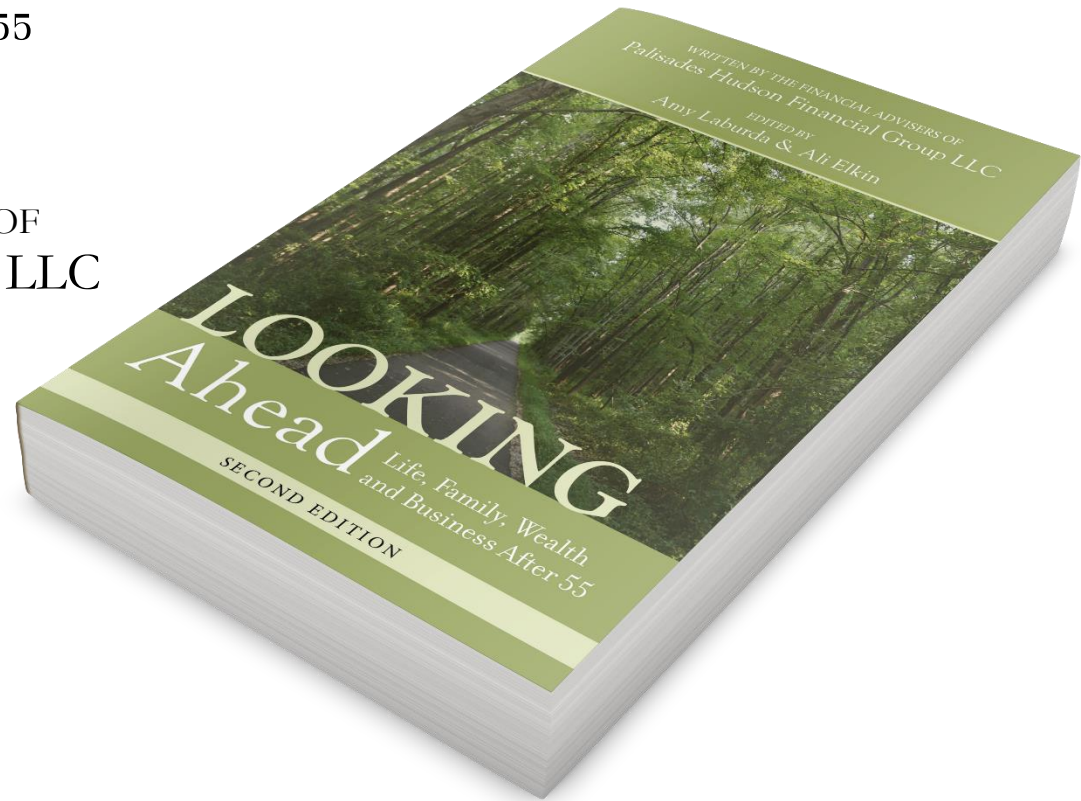
Second Edition

Looking Ahead

Life, Family, Wealth and Business After 55

WRITTEN BY THE FINANCIAL ADVISERS OF
Palisades Hudson Financial Group LLC

EDITED BY
Amy Laburda & Ali Elkin



MEDIA KIT 2019

Financial Guide for Boomers and Seniors Covers Goals to Grandchildren, Investments to Taxes(Press Release)

“Looking Ahead: Life, Family, Wealth and Business After 55,” second edition, puts financial and life-planning strategies for 55-plus in one place, extensively updated for new tax law.

FORT LAUDERDALE, Florida—Jan. 4, 2019—People 55 and older will have an updated guide to financial planning and life planning with the new edition of “Looking Ahead: Life, Family, Wealth and Business After 55.”

The book covers both “hard” and “soft” planning topics. Expert contributors have updated the chapters on state and federal income and estate taxes, investing and financing long-term care. Soft topics include financial relationships with adult children, planning for incapacity, estate planning, retirement planning, retiring abroad, philanthropy and helping grandchildren. The authors are experienced Certified Financial Planner (CFP®) professionals, CPAs and Enrolled Agents (IRS-qualified tax professionals) at [Palisades Hudson Financial Group](#).

“A must-have guide for every family that is interested in structuring their finances, planning for retirement, and keeping good family relationships,” one reader wrote of the first edition.

The book has been fully updated to reflect the Tax Cuts and Jobs Act of 2017. Besides revised chapters on federal and state taxes, there’s substantial new material about the law in the chapter on starting a new business. Other significant changes include:

State tax updates · Updates to sales-tax rules · Changes to reflect the federal recognition of same-sex marriage as of 2015 · A new discussion of 529A (ABLE) accounts · Coverage of new and forthcoming IRS reporting requirements, including for expatriates · Up-to-date facts and figures throughout · Newly updated charts and graphs

More information about “Looking Ahead: Life, Family, Wealth and Business After 55” can be found at [palisadeshudson.com/book](#). It will be available as a paperback and as an e-book from various booksellers. Publication date: January 4, 2019.

Palisades Hudson is a fee-only financial planning firm and investment manager based in Fort Lauderdale with \$1.4 billion under management. It offers financial planning, wealth management, and tax services. Its Entertainment and Sports Team serves entertainers and professional athletes. Branch offices are in Stamford, Connecticut; Atlanta, Georgia; Portland, Oregon; and Austin, Texas. The firm’s daily blog and monthly newsletter covering financial planning, taxes and investing are online at [palisadeshudson.com](#).

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19 Chapters

360 Pages

11 Authors

10 Authors with a Certified Financial Planner™ certificate

1 Unifying theme: Life's bottom line is about more than the bottom line.

Title: *Looking Ahead: Life, Family, Wealth and Business After 55*

Category: Business & Economics/Personal Finance/General and Taxation

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Publisher: Kindle Direct Publishing Independent Publishing Platform

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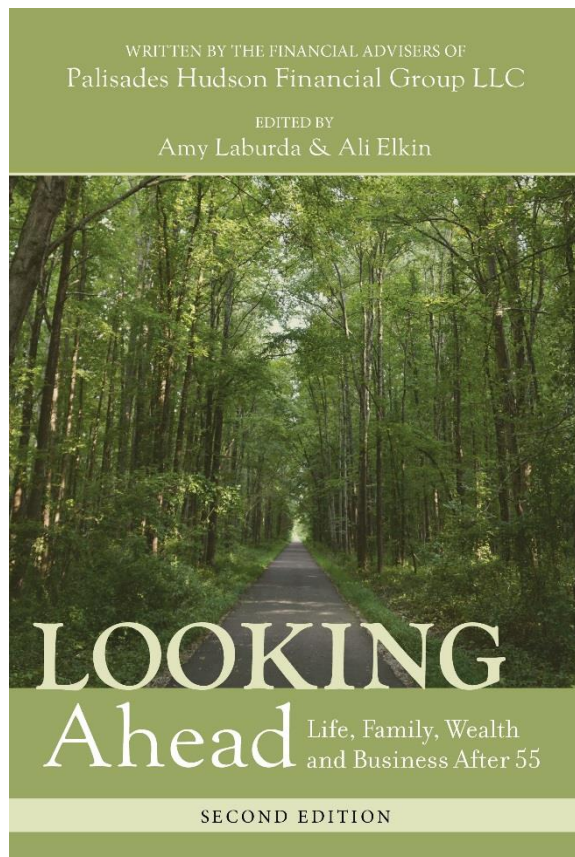
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Looking Ahead



Life's bottom line is about more than the bottom line.

As we move through middle age and beyond, smart financial management begins with clear choices. Do we want to retire early or work as long as possible? Stay where we are or move to a new state, or perhaps abroad? Make our children financially independent or leave substantial legacies?

The second edition of *Looking Ahead* has been fully updated to reflect the tax reform package that passed in December 2017, along with various legal and regulatory changes that affect personal financial planning.

"I'm finding the information invaluable, well presented, and a needed kick in the pants!" – Beth Rosengard, Palisades Hudson client, Los Angeles, CA

About *Looking Ahead*

In *Looking Ahead*, the experienced financial advisers at Palisades Hudson Financial Group provide detailed information and practical advice on a broad range of topics, including:

- Relationships with Adult Children
- Planning for Incapacity
- The Family Business
- Estate Planning
- Gift and Estate Taxes
- Grandchildren
- Education Funding
- Life Insurance
- Financing Long-Term Care
- Social Security and Medicare
- Retirement Plans
- Federal and State Income Tax
- Investment Approaches, Philosophy and Psychology
- Retiring Abroad
- Philanthropy
- Starting a New Business Venture

The financial planners at Palisades Hudson Financial Group have offered sound, objective financial advice to their clients for over twenty-five years. They hold qualifications as CERTIFIED FINANCIAL PLANNERS™, Certified Public Accountants, Certified Valuation Analysts and IRS Enrolled Agents. Palisades Hudson's clients are based across the U.S. and as far away as Brazil, and the firm has more than \$1.4 billion in assets under management.

About *Looking Ahead*

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About the Authors

Larry M. Elkin, CPA, CFP®



Media Coverage

- **VoyageMIA** – An interview with Larry Elkin (February 2018), [link here](#)
- **Film Florida Podcast** – Larry Elkin in conversation with Executive Director John Lux (November 2018), [link here](#)
- **Westchester Magazine** – A profile on Palisades Hudson's president (Nov. 2014), [link here](#)
- **Financial Planning** – How one firm scaled up to \$1.3 billion (Nov. 2014), [link here](#)

Larry M. Elkin, CPA, CFP®, has provided personal financial and tax counseling to a sophisticated client base since 1986. After six years with Arthur Andersen, he founded his own firm, which would eventually become the Palisades Hudson organization, in 1992. The firm moved to Scarsdale, New York in 2002 and to Stamford, Connecticut 15 years later. In 2005 the firm expanded to Fort Lauderdale, Florida, a branch office that became the firm's official headquarters in 2017. The firm also expanded to Atlanta, Georgia; Portland, Oregon; and Austin, Texas. Its clients reside in more than 30 states, as well as in several foreign countries. The organization's investment advisory business currently manages more than \$1.4 billion.

Larry is the author of *Financial Self-Defense for Unmarried Couples* (Currency Doubleday, 1995), the first comprehensive financial planning guide for unmarried couples. He also is the editor and publisher of *Sentinel*, a quarterly newsletter on personal financial planning, and the lead author of the firm's daily blog, "Current Commentary." Larry received his B.A. in journalism from the University of Montana and his M.B.A. in accounting from New York University. He is a producer member of Film Florida and a past president of the Estate Planning Council of New York City, Inc., which gave him its first Lifetime Achievement Award in 2009.

Authored in *Looking Ahead*:

- Chapter 1 – Looking Ahead When Youth Is Behind Us.
- Chapter 4 – The Family Business

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About the Authors

Anthony D. Criscuolo, CFP®, EA



Media Coverage

- **Reader's Digest** – 13 retirement facts you need to take seriously (April 2018), [link here](#)
- **Lifehacker** – Sign a lease if you move back in with your parents (March 2018), [link here](#)
- **Forbes** – Don't make this year-end money mistake (December 2017), [link here](#)
- **CBS MoneyWatch** – Why adding energy stocks to your retirement fund may be a smart move (February 2015), [link here](#)

Anthony D. Criscuolo, CFP®, EA, has extensive experience in our firm's tax, investment management, estate planning, and accounting practices. As a client service manager, Anthony provides a wide range of services to our clients and also serves a member of the firm's investment committee. Anthony began his career with Palisades Hudson as an intern and became a full-time member of our staff in 2008. A native Floridian, Anthony now works out of the firm's Atlanta office, where he serves clients around the country.

Anthony graduated summa cum laude from the University of Florida's Warrington College of Business Administration with a degree in finance and minors in leadership and entrepreneurship. He holds the CERTIFIED FINANCIAL PLANNER™ and IRS Enrolled Agent credentials and, during his time in Palisades Hudson's Florida office, he completed the Fort Lauderdale Chamber of Commerce Leadership Fort Lauderdale program. Anthony has authored numerous articles for *Sentinel*, the firm's quarterly newsletter, and has also been quoted as a financial expert by many leading publications, including Forbes, The Wall Street Journal, MarketWatch and Reuters.

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- Chapter 7 – Grandchildren
- Chapter 9 – Life Insurance
- Chapter 15 – Investment Approaches and Philosophy

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Shomari D. Hearn, CFP®, EA



Media Coverage

- **MarketWatch** – Floyd Mayweather’s tax strategy would knock out your finances (July 2017), [link here](#)
- **The Wall Street Journal** – More homeowners pay for repairs with credit cards (April 2017), [link here](#)
- **The Motley Fool** – How to master your 401(k) in your 50s (July 2016), [link here](#)
- **Reuters** – U.S. tax filers can still get professional help (March 2016), [link here](#)

Shomari D. Hearn, CFP®, EA, holds the title of managing vice president, the first in the history of our firm. As managing vice president, Shomari holds executive responsibility for all of the firm’s operations. His main focus is strategic initiatives, such as the Entertainment and Sports Team. Shomari also serves as the Chief Compliance Officer for the firm’s investment advisor affiliate, Palisades Hudson Asset Management, L.P. Though based in Palisades Hudson’s Fort Lauderdale headquarters, he regularly meets with clients across the United States and abroad.

A New York City native, Shomari is a 1997 graduate of Duke University, where he obtained a B.A. in economics and a certificate in markets and management study. Since moving to Florida more than a decade ago, Shomari has become an active and integral part of the city’s business community, including the Greater Fort Lauderdale Chamber of Commerce. Shomari is a regular contributor to *Sentinel*, the firm’s quarterly newsletter on personal finance, and has been quoted by financial columnists for publications including The Wall Street Journal, CNN Money and Forbes.

Authored in *Looking Ahead*:

- Chapter 2 – Relationships with Adult Children
- Chapter 9 – Life Insurance
- Chapter 17 – Retiring Abroad

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About the Authors

Paul Jacobs, CFP®, EA



Paul Jacobs, CFP®, EA, as chief investment officer and chairman of the firm's investment committee, directs a team of portfolio managers and associates focused on finding the most efficient and cost-effective ways to implement client portfolio strategies. He oversees more than \$1.4 billion in client assets, including all aspects of investment strategy, portfolio management and due diligence.

Paul joined Palisades Hudson's executive team as a vice president in 2017. He formerly served as the firm's chief compliance officer and has extensive experience in the firm's investment management and tax compliance practices. In 2008, he moved to Atlanta to establish the firm's Georgia office. He is a member of the Financial Planning Association of Georgia.

Paul has written numerous articles for *Sentinel*, the firm's newsletter, and many posts for the firm's blog. He has been quoted by publications including The Wall Street Journal, Forbes, Reuters and NBC News. Paul graduated from New York University's Stern School of Business with degrees in finance and accounting.

Media Coverage

- **Money** – This couple discovered a simple way to save tens of thousands of dollars a year when they retire (June 2018), [link here](#)
- **USA Today** – Financial tips 2018: how to get ahead on taxes, savings and insurance (January 2018), [link here](#)
- **Consumer Reports** – New ABLE accounts can help disabled people save (August 2016), [link here](#)
- **CNBC** – Investors manage their love-hate relationship with risk (April 2016), [link here](#)

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- Chapter 11 – Retirement Plans
- Chapter 15 – Investment Approaches and Philosophy
- Chapter 19 – A Second Act: Starting A New Venture

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Melinda Kibler, CFP®, EA



Media Coverage

- **South Florida Business & Wealth** – Long-term care insurance hits a crisis point (January 2018), [link here](#)
- **NerdWallet** – Can't pay your taxes? Here are 6 ways to cope (May 2018), [link here](#)
- **Money** – How to tap a jumble of 401(k)s and IRAs (June 2016), [link here](#)
- **Fox Business** – 5 things financially reckless young people say (March 2015), [link here](#)

Melinda Kibler, CFP®, EA, serves Palisades Hudson's clients across the full range of our services, including investment management and tax planning and preparation. She is a member of the firm's investment committee and its Entertainment and Sports Team. Melinda has direct experience in cross-border tax planning issues for our international clients, estate planning reviews, accounting, bookkeeping and bill payment service administration, cash flow planning and insurance reviews. She supervises the staff of client service professionals in the firm's Fort Lauderdale headquarters, where she is based.

Graduating cum laude from the University of Rochester, Melinda earned Bachelor of Arts degrees in economics and statistics, as well as a Certificate in Management focused in accounting and finance. She is also a graduate of the Lifework Leadership program. A native of Wappingers Falls, New York, Melinda has embraced her home in South Florida. She has authored or co-authored many articles for the firm's *Sentinel* newsletter. She has also been quoted as an expert by various national and regional news outlets, including Forbes, Fox Business and The Huffington Post.

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- Chapter 10 – Financing Long-Term Care
- Chapter 17 – Retiring Abroad

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Media Coverage

- **The Fairfield County Business Journal**— How to manage the tax and legal issues of closing a business (October 2018), [link here](#)
- **Reader's Digest**— 15 retirement mistakes that will ruin your retirement (June 2018), [link here](#)
- **Kiplinger**— Tax reform blunts the bite of the AMT (May 2018), [link here](#)
- **Consumer Reports**— 6 ways to spring-clean your finances and improve your digital security (April 2018), [link here](#)

Eric Meermann, CFP®, CVA, EA, is the senior client service executive in our Stamford, Connecticut office, where he supervises the staff of client service professionals. As a vice president, he is also responsible for firmwide professional staff development, as well as serving clients in the Northeast and across the country.

While he joined the executive team in 2017, Eric has long brought his extensive experience to our firm's investment management, retirement planning, estate planning and tax compliance practices. He is the lead manager for our firm's business valuation practice and, along with Shomari Hearn, heads the Entertainment and Sports Team. He holds the Certified Valuation Analyst designation from the National Association of Certified Valuators and Analysts, of which he is a member, and is also a CERTIFIED FINANCIAL PLANNER™ certificant and an IRS Enrolled Agent.

Among the many publications in which Eric has been quoted are Forbes, The New York Times and Businessweek. He has written many articles on diverse topics for *Sentinel*, the firm's quarterly newsletter. Eric graduated from New York University's Stern School of Business with a degree in finance and international business.

Authored in *Looking Ahead*:

- Chapter 11— Social Security and Medicare
- Chapter 18 – Philanthropy
- Chapter 19 – A Second Act: Starting A New Venture

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ReKeithen Miller, CFP®, EA, supervises the staff of client service professionals in the Atlanta office, where he has been based since 2008. As a client service manager, ReKeithen is fully involved in the broad range of services Palisades Hudson offers. He has been directly engaged in cross-border tax planning issues for international clients, estate tax preparation and planning, business acquisitions planning, financial recordkeeping and financial management, among many other client services. He is also a member of the firm's investment committee and its Entertainment and Sports Team.

Media Coverage

- **Kiplinger** – 6 ways to build a Roth retirement nest egg (August 2018), [link here](#)
- **Consumer Reports** – Best ways to offer down-payment assistance (June 2018), [link here](#)
- **The Money Champ (podcast)** – Investing strategies for millennials: interview with ReKeithen Miller (March 2017), [link here](#)
- **Bloomberg** – Another good reason not to get married, courtesy of the IRS (August 2016), [link here](#)

ReKeithen is regularly quoted as an expert by national publications including Bloomberg, Barron's, Kiplinger and Consumer Reports. He has written articles on a variety of topics for *Sentinel*, the firm's newsletter. A native of Tallahassee, ReKeithen holds a B.S. in finance with a minor in entrepreneurship from the University of Florida.

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Rebecca Pavese, CPA



Media Coverage

- **The Fairfield County Business Journal** – How to write a good buy-sell agreement (May 2018), [link here](#)
- **Pittsburgh Post-Gazette** – Should a parent's financial help to children come in the form of a loan or a gift? (September 2016), [link here](#)
- **The Fiscal Times** – Your year-end money-saving tax check (December 2014), [link here](#)
- **The Wall Street Journal** – Tax rules governing an oil and gas partnership (June 2014), [link here](#)

Rebecca Pavese, CPA, has worked extensively in our tax, financial accounting and estate planning and administration practices, and is a member of the firm's investment committee. Rebecca also supervises Palisades Hudson's accounting and administration services for estates and trusts. She has served as the principal supervisor of our income tax planning and return preparation services and has overseen accounting services for a complex oil and gas investment partnership.

Rebecca joined Palisades Hudson after graduating from the University of Pittsburgh with a B.S. in business administration. While an associate at the firm, she earned her master's degree in accounting from Pace University. Rebecca has been based in Palisades Hudson's Atlanta office since 2008.

Rebecca is the author of several articles for *Sentinel*, the firm's quarterly newsletter. She has been quoted as an expert in a variety of national publications, including The New York Times, The Wall Street Journal and Bloomberg.

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- Chapter 3 – Planning for Incapacity
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About the Authors

Benjamin C. Sullivan, CFP®, EA



Media Coverage

- **Forbes** – Tax experts: you might be missing these tax deductions (March 2018), [link here](#)
- **MarketWatch** – Warren Buffett’s annual letter reveals one invaluable lesson from 2008 (February 2018), [link here](#)
- **The Wall Street Journal** – How to manage your target-date fund after retirement (March 2017), [link here](#)
- **Money** – (video) What kind of life insurance should I buy? (March 2016), [link here](#)

Benjamin C. Sullivan, CFP®, EA, since joining Palisades Hudson in early 2007, has been extensively involved throughout the firm’s asset management, personal financial planning, tax and valuation practices. He serves on Palisades Hudson’s investment committee and the firm’s Entertainment and Sports Team. In 2016, he established the firm’s branch office in Austin, Texas, where he currently resides.

Ben is regularly quoted regarding personal financial planning in national media publications, including The Wall Street Journal, Money Magazine and CNN Money, among others. He has written many articles for *Sentinel*, the firm’s quarterly newsletter on personal finance.

A native of East Hanover, New Jersey, Ben graduated magna cum laude from Tulane University’s Freeman School of Business with a degree in finance and legal studies in business.

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Looking Ahead:

- Chapter 13 – Federal Income Tax
- Chapter 16 – Investment Psychology

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About the Authors

Thomas E. Walsh, CFP®



Media Coverage

- **The Simple Dollar** – Don't get blindsided by these retirement risks (September 2018), [link here](#)
- **U.S. News & World Report** – 3 costly mistakes first-time mutual fund investors make (October 2017), [link here](#)
- **Pittsburgh Post-Gazette** – Real estate investment trusts offer investing alternative (June 2017), [link here](#)

Thomas E. Walsh, CFP®, joined our Atlanta office in 2011 as a client service associate and became a client service manager in 2015. He is a CERTIFIED FINANCIAL PLANNER™ certificant and serves clients through his involvement in all areas of the practice, including financial planning, asset management and tax preparation. Thomas has also authored several articles for the firm's *Sentinel* newsletter.

Thomas is a native of Ormond Beach, Florida. He graduated cum laude from the University of Florida with a B.S. in finance. While attending UF, Thomas helped to organize "Wake Up!," a club dedicated to informing and educating students about current events, specifically the economic crisis and future implications of budget deficits.

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Looking Ahead:

- Chapter 8 –
Education Funding

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About the Authors

David Walters, CPA, CFP®



David Walters, CPA, CFP®, joined Palisades Hudson as an associate in the Scarsdale, New York office after receiving his Bachelor of Science in finance and accounting from New York University's Stern School of Business. He became a client service manager in 2006, and moved to Fort Lauderdale, Florida in 2007. A Wisconsin native, David established the firm's West Coast presence in 2012, when he relocated to Portland, Oregon. He also serves as a member of the firm's investment committee and its Entertainment and Sports Team.

David has extensive experience in the firm's tax, investment planning, estate planning and accounting practices. While at the firm, David has obtained his credentials as a Certified Public Accountant and CERTIFIED FINANCIAL PLANNER™. He is the author of several articles for *Sentinel*, the firm's newsletter on personal finance, and has been quoted in numerous national publications, including The Wall Street Journal, Money Magazine and Forbes.

Media Coverage

- **The New York Times** – With new tax law, I.R.S. urges taxpayers to review withholdings (March 2018), [link here](#)
- **Money** – 15 mistakes smart people make in retirement (April 2016), [link here](#)
- **The Fiscal Times** – Here's when you should hire a tax pro (March 2016), [link here](#)
- **Forbes** – Four ways to cut 401(k) costs, save more (December 2015), [link here](#)

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- Chapter 5 – Estate Planning
- Chapter 6 – Transfer Taxes

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About the Company



Palisades Hudson Financial Group LLC

Two principles have defined our firm since it was founded in 1992:

1. Effective financial advice must consider all the issues confronting affluent individuals. Investment, tax, accounting, estate planning, insurance, business management, retirement and philanthropic considerations — among others — must be addressed together, not in isolation. We accept the challenge to furnish knowledgeable guidance and excellent service in whatever areas our clients require.

2. Our loyalty lies only with our clients. We accept no compensation from anyone else. All charges to every client are clearly disclosed and agreed upon in advance.

Today we serve clients in more than 30 states, and as far away as Brazil, from our offices in Fort Lauderdale, Florida; Stamford, Connecticut; Atlanta, Georgia; Portland, Oregon; and Austin, Texas. Our investment advisory affiliate has more than \$1.4 billion in assets under management. Our services to clients range from providing tax returns and household financial management to operating sophisticated real estate and energy investment companies.

There is much more information about our firm, our staff and our work, including many of the articles we write or in which we are quoted by major publications, available on our website at palisadeshudson.com.

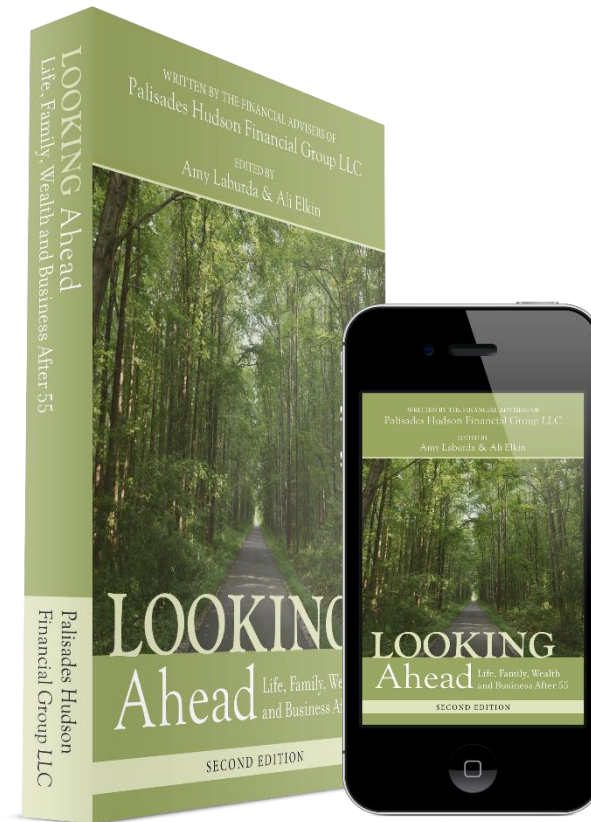
As of 2019

- Palisades Hudson has been in business for over 25 years.
- Assets Under Management: more than \$1.4 billion
- Total client relationships: approximately 240
- Number of employees: 27
- Certified Financial Planners™: 10
- Certified Public Accountants: 3
- Enrolled Agents: 7

Buying the Book

Looking Ahead is available through major and independent booksellers, including Amazon.

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