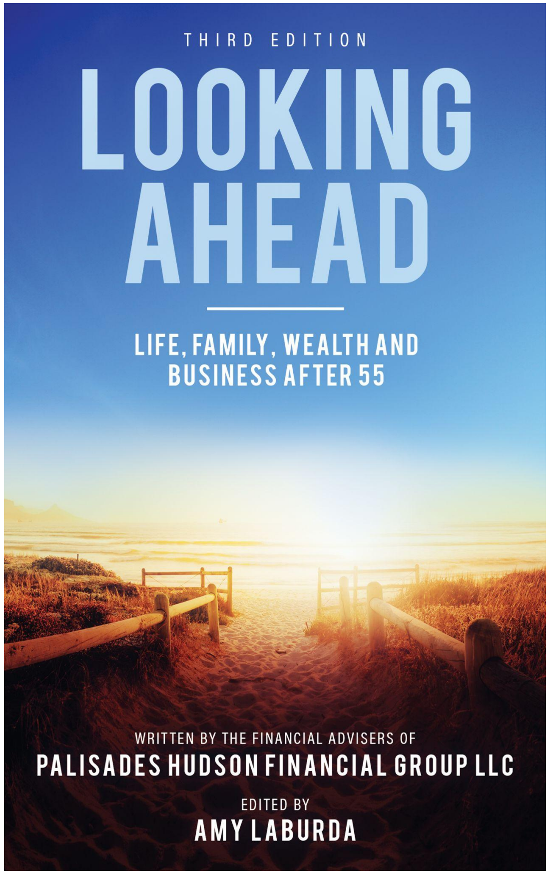
Third Edition

Looking Ahead

Life, Family, Wealth and Business After 55

WRITTEN BY THE FINANCIAL ADVISERS OF
Palisades Hudson Financial Group LLC

EDITED BY
Amy Laburda



At a Glance

19 Chapters

432 Pages

13 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

Author: Palisades Hudson Financial Group LLC

Publisher: Kindle Direct Publishing Independent Publishing Platform

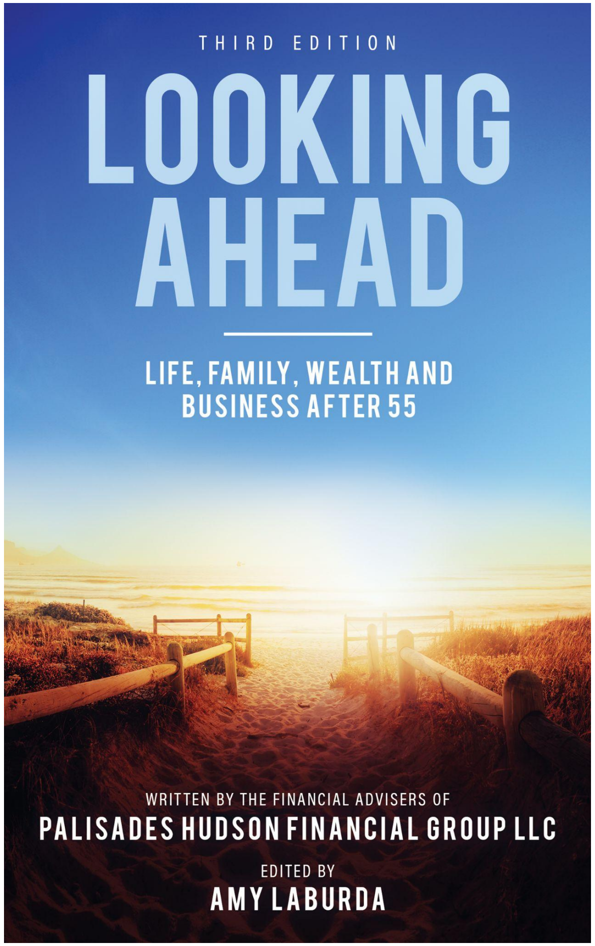
Target Audience: Affluent older Americans

Price: $19.99, paperback; $9.99 Kindle

ISBN: 979-8218209148

Publication Date, Third Edition: July 14, 2023

Availability: Amazon and other vendors



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 third edition of *Looking Ahead* has been fully updated to the various legal and regulatory changes since 2019 that affect retirement, tax and personal financial planning.

"This is impressive work. If you have a question about personal finance, the answer is in the book. Really clear, on point and well done."

— *David Barnard, founder and CEO, Luminary Platforms, New York City*

"*Looking Ahead* is a thought-provoking analysis of so many issues that confront us when planning for our future … and for the future of our loved ones. It is insightful and brought up many issues I had not considered. It is a must-read for all of us!"

— *Abbie Relkin, chief financial officer, Abbott House, Irvington, N.Y.*

"*Looking Ahead* is a must-have resource for planning your financial future. Sophisticated concepts and detailed strategies are outlined through stand-alone book chapters all geared to maximizing family asset value for generations."

— *William Meade Jr., M.D., physician entrepreneur, Los Angeles*

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 more than thirty 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 $1.3 billion in assets under management.

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About the Authors

Larry M. Elkin, CPA, CFP®

Media Coverage

- **WAG Magazine –** Larry Elkin discusses his firm's first 30 years (July 2022), link here
- **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

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; Hillsboro, 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 $1.3 billion.

Larry is the author of *Financial Self-Defense for Unmarried Couples* (Currency Doubleday, 1995), the first comprehensive financial planning guide for unmarried couples and contributed to Palisades Hudson's second book, *The High Achiever's Guide to Wealth*. He also is the editor and publisher of *Sentinel*, a newsletter on personal financial planning. 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

To schedule an appearance or interview with Larry please contact:

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Anthony D. Criscuolo, CFP®, EA

Media Coverage

- **Barron's –** The best way to bankroll your kids (March 2019), link here
- **Reader's Digest –** 13 retirement facts you need to take seriously (April 2018), link here

Articles

- **An ESG Investing Hazard For Fiduciaries** (July 2022), link
- **Preparing A Smooth Retirement Transition** (Jan. 2022), link

Anthony D. Criscuolo, CFP®, EA, has extensive experience in our firm's tax, investment management, estate planning, and accounting practices. As chief investment officer and chairman of the firm's investment committee, Anthony leads 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 $1.3 billion in client assets, including all aspects of investment strategy, portfolio management, due diligence and manager selection. A native Floridian, Anthony joined the firm's Fort Lauderdale staff in 2008. He 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. Anthony has authored numerous articles for *Sentinel*, the firm's newsletter, and was among the authors of the book *The High Achiever's Guide to Wealth.* He has been quoted as a financial expert by leading publications including Forbes, The Wall Street Journal, MarketWatch and Reuters.

Authored in *Looking Ahead*:

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

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Victoria Dubuc

Victoria Dubuc joined Palisades Hudson's staff in 2022. She is based in the firm's Fort Lauderdale, Florida headquarters, but serves clients nationwide. As an accountant, Victoria collaborates with her colleagues across the country on projects involving domestic and international tax planning and compliance, as well as associated financial accounting.

Victoria graduated cum laude with a bachelor's degree in accounting from Millennia Atlantic University. She went on to earn an MBA in accounting from the same institution, graduating summa cum laude and making the dean's list on multiple occasions. Her professional experience prior to joining Palisades Hudson included providing accounting and operational support to a landscape company. A native of Venezuela, Victoria currently resides in the greater Fort Lauderdale area.

Authored in *Looking Ahead*:

- **Chapter 14** – State Income Taxes

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About the Authors

Shomari D. Hearn, CFP®, EA

Media Coverage

- **Diverse Representation —** Shomari D. Hearn: Interview (May 2023), link here
- **WFMZ-TV 69 News –** Money in your 60s (May 2019), watch here

Articles

- **Managing Remote Workers Is Nothing New** (June 2022), link
- **Fostering A Taste For Business** (Dec. 2022), link

Shomari D. Hearn, CFP®, EA, became Palisades Hudson's first-ever executive vice president and chief operating officer in 2023. Though based in the firm's Fort Lauderdale, Florida headquarters, his responsibilities regularly take him across the United States and abroad. Shomari holds executive responsibility for all of the firm's operations and for strategic initiatives such as the Entertainment and Sports team. Shomari also continues to provide a wide range of services directly to clients, including asset allocation programs, investment analyses, cash flow projections, retirement plans, tax strategies, income tax planning and compliance, accounting and estate administration.

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 two decades ago, Shomari has become an active and integral part of the city's business community. He is a regular contributor to *Sentinel*, the firm's newsletter on personal finance, and was among the authors of the book *The High Achiever's Guide to Wealth.* Shomari 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

Media Coverage

- **USA Today –** Financial tips 2018: how to get ahead on taxes, savings and insurance (January 2018), link here
- **NBC News –** Bear markets are natural, not something that goes "bump" in the night (October 2016), link here

Articles

- **Tax Planning Amid A Window Of Stability** (Dec. 2022), link
- **Greener Prospects For ESG Investing** (April 2022), link

Paul Jacobs, CFP®, EA, assumed the role of managing vice president in 2023. As managing vice president, Paul oversees the entirety of the firm's client service operations. He also continues to work with clients across the country to develop comprehensive personal financial plans, and he brings his significant experience to projects including charitable planning, dealing with concentrated stock positions, small business and family business planning, creating cash flow projections and retirement plans, and estate planning and administration.

Paul joined Palisades Hudson's executive team as a vice president in 2017. He formerly served as the firm's chief investment officer and its chief compliance officer, and he 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.

Paul has written numerous articles for *Sentinel*, the firm's newsletter, and was among the authors of the book *The High Achiever's Guide to Wealth*. 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.

Authored in *Looking Ahead*:

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

To schedule an appearance or interview with Paul please contact:

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About the Authors

Melinda Kibler, CFP®, EA

Media Coverage

- **South Florida Business & Wealth –** Long-term care insurance hits a crisis point (January 2018), link here
- **Westchester on the Level (podcast) –** Guardianship, estate planning and ways to begin difficult but important conversations, listen here (starts at 59:00)

Articles

- **Houses, Hurricanes And Homeowners Insurance In Florida** (June 2023), link
- **Fighting Inflation On The Home Front** (March 2023), link

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 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 and contributed to the book *The High Achiever's Guide to Wealth*. She has also been quoted as an expert by various national and regional news outlets, including Forbes, Fox Business and The Huffington Post.

Authored in *Looking Ahead*:

- **Chapter 5** – Estate Planning
- **Chapter 10 –** Financing Long-Term Care
- **Chapter 17 –** Retiring Abroad

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About the Authors

Eric Meermann, CFP®, CVA, EA

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 (June 2018), link here

Articles

- **Name, Image And Likeness Tips For Student-Athletes** (July 2023), link
- **Timely Estate Strategies For An Opportune Moment** (March 2022), link

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 articles on diverse topics for *Sentinel*, the firm's newsletter, and contributed to the book *The High Achiever's Guide to Wealth*. 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

ReKeithen Miller, CFP®, EA, supervises the staff of client service professionals in the Atlanta office, where he has been based since 2008. As a senior 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. ReKeithen is a CERTIFIED FINANCIAL PLANNER™ certificant and an IRS Enrolled Agent.

ReKeithen has been 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, and is among the authors of its book *The High Achiever's Guide to Wealth*. A native of Tallahassee, ReKeithen holds a B.S. in finance with a minor in entrepreneurship from the University of Florida.

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

Articles

- **Fixing Foreign Filing Errors With The IRS** (May 2023), link
- **Tax Consequences Of Expatriation** (March 2022), link

Authored in *Looking Ahead*:

- **Chapter 14** – State Income Taxes

To schedule an appearance or interview with ReKeithen please contact:

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About the Authors

Rebecca Pavese, CPA

Media Coverage

- **The Fairfield County Business Journal –** How to write a good buy-sell agreement (May 2018), link here
- **The Wall Street Journal** – Tax rules governing an oil and gas partnership (June 2014), link here

Articles

- **When To Use An Adjustable-Rate Mortgage** (Dec. 2022), link
- **Securing Your IRA Goals After The SECURE Act** (June 2022), link

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, and contributed chapters to the firm's book *The High Achiever's Guide to Wealth*. She has been quoted as an expert in a variety of national publications, including The New York Times, The Wall Street Journal and Bloomberg.

Authored in *Looking Ahead*:

- **Chapter 2 –** Relationships with Adult Children
- **Chapter 3 –** Planning for Incapacity
- **Chapter 7 -** Grandchildren

To schedule an appearance or interview with Rebecca please contact:

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Kasey Radney

Kasey Radney joined Palisades Hudson in 2021 as a financial planning assistant and became a client service associate in 2022. He is based in the firm's Atlanta office but contributes to projects for clients nationwide across the firm's practice areas, including bookkeeping, investment management and tax preparation. He has co-authored a series of articles about capital gains tax planning for Palisades Hudson's *Sentinel* newsletter.

A University of Georgia graduate, Kasey holds a bachelor's degree in consumer economics. Before joining the Palisades Hudson staff, Kasey's professional experience included a position at a financial consulting firm in Athens, Georgia. A native of Dublin, Georgia, Kasey currently resides in Atlanta.

Articles

- **A Closer Look At Capital Gains (Part I)** (Aug.2022), link
- **A Closer Look At Capital Gains (Part II)** (Sept. 2022), link

Authored in *Looking Ahead*:

- **Chapter 13 –** Federal Income Tax

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Benjamin C. Sullivan, CFP®, EA

Benjamin C. Sullivan, CFP®, EA, as a senior client service manager, is extensively involved throughout the firm's asset management, personal financial planning, tax and valuation practices. He is also a member of Palisades Hudson's investment committee. Ben joined the Palisades Hudson staff in early 2007 and became a manager in 2010. 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 newsletter on personal finance, and is among the authors of the firm's book *The High Achiever's Guide to Wealth.*

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. Outside his work at Palisades Hudson, he serves as a member of the community advisory board of Caritas of Austin.

Media Coverage

- **Kiplinger –** Year-end money moves for retirees (November 2018), link here
- **Forbes –** Tax experts: you might be missing these tax deductions (March 2018), link here

Articles

- **A Closer Look At Capital Gains (Part I)** (Aug.2022), link
- **A Closer Look At Capital Gains (Part II)** (Sept. 2022), link

Authored in *Looking Ahead*:

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

To schedule an appearance or interview with Benjamin please contact:

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Thomas E. Walsh, CFP®

Media Coverage

- **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

Articles

- **An Introduction to Stablecoins** (Nov. 2022), link
- **The Tax Consequences Of NFTs** (Nov. 2021), link

Thomas E. Walsh, CFP®, joined Palisades Hudson's Atlanta office in 2011 as a client service associate and became a client service manager in 2015. He is a CERTIFIED FINANCIAL PLANNER™ certificant. As a senior client service manager, Thomas serves clients through his involvement in all areas of the practice, including financial planning, asset management and tax preparation. He is also a member of the firm's Entertainment and Sports Team, working with clients including singer-songwriter Maddie Wilson. Thomas is a regular contributor to the firm's *Sentinel* newsletter and is among the authors of the book *The High Achiever's Guide to Wealth.*

A native of Ormond Beach, Florida, Thomas graduated cum laude from the University of Florida with a B.S. in finance.

Authored in *Looking Ahead*:

- **Chapter 8 –** Education Funding

To schedule an appearance or interview with Thomas please contact:

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About the Authors

David Walters, CPA, CFP®

Media Coverage

- **The New York Times –** With new tax law, I.R.S. urges taxpayers to review withholdings (March 2018), link here
- **Reader's Digest —** Situations where you should never pay in cash (May 2018), link here

Articles

- **Pre-Funding Benefits With A 419(e) Plan** (Feb. 2023), link
- **Jackson Estate Was No 'Thriller' For The IRS** (Sept. 2021), link

David Walters, CPA, CFP®, has extensive experience in the firm's tax, investment planning, estate planning and accounting practices. He also serves as a member of the firm's investment committee and its Entertainment and Sports Team. David joined Palisades Hudson as an associate in the Scarsdale, New York office in 2002. He became a client service manager in 2006 and joined the executive team as a vice president in 2021. He transferred to Fort Lauderdale in 2007, before establishing the firm's West Coast presence in 2012. David practices in Hillsboro, Oregon, as well as serving nearby communities including Beaverton and the Portland metro area.

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 contributed chapters to the book *The High Achiever's Guide to Wealth.* David has been quoted in numerous national publications, including The Wall Street Journal, Money Magazine and Forbes. A Wisconsin native, David received his Bachelor of Science in finance and accounting from New York University's Stern School of Business.

Authored in *Looking Ahead*:

- **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; Hillsboro, Oregon; and Austin, Texas. Our investment advisory affiliate has more than $1.3 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 2023

- Palisades Hudson has been in business for over 30 years.
- Assets Under Management: more than $1.3 billion
- Total client relationships: approximately 240
- Number of employees: 27
- Certified Financial Planners™: 10
- Certified Public Accountants: 3
- IRS Enrolled Agents: 7

Buying the Book

Looking Ahead is available through major booksellers including Amazon.

amazon.com

amazon kindle

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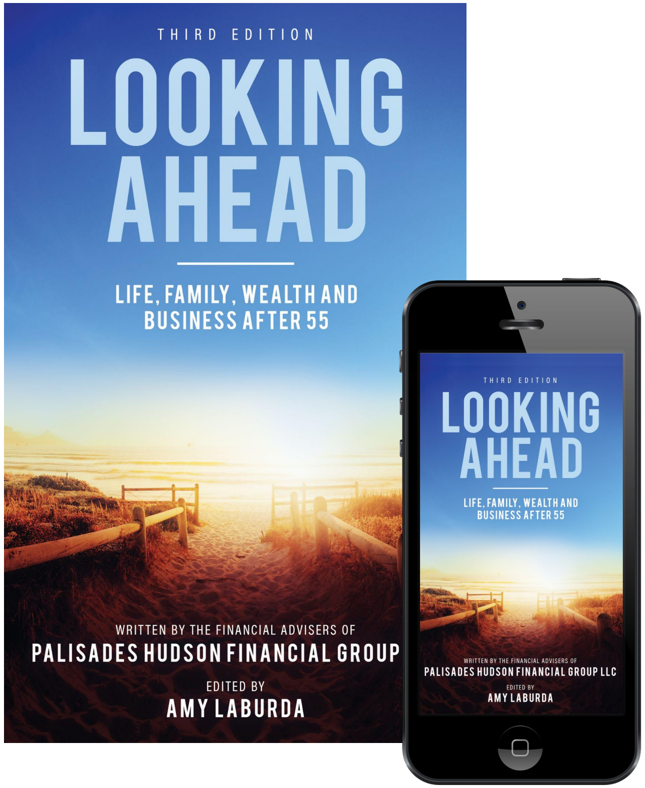

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