

# 18th ANNUAL INTERGEN



## **SUNRISE, SUNSET... PLAN BEFORE THE SHIP HAS SAILED!**

*The sunset of the Trump tax cuts is coming. The exemption will be cut in half. The window of opportunity is going away. How can you help clients lock in tax savings and maximize a plan? Today we learn through a case study that reflects circumstances often faced by our clients: a successful couple with a growing business. A debilitating health problem. Children competing for a piece of the action. Beloved grandchildren. It takes a team approach to plan for three generations ... and our expert panel is up to the challenge.*



# PIERRO, CONNOR & STRAUSS, LLC

*Trusted Counsel*

## **Albany**

43 British American Blvd., 2nd Fl.  
Latham, NY 12110  
(518) 459-2100

## **New York City**

260 Madison Ave., 16th Fl.  
New York, NY 10016  
(212) 661-2480

Offices Also In: Hudson, Lake Placid, Long Island, Clark, NJ, Falmouth, MA, Clearwater, FL and Connecticut

Pictured Left to Right: Partners Aaron Connor, Peter Strauss, Caryn Keppler and Louis Pierro



Estate Planning • Estate & Trust Litigation • Elder Law • Estate & Trust Administration  
Long-Term Care Planning • Business Planning • Medicaid Planning • Special Needs

[www.pierrolaw.com](http://www.pierrolaw.com)

# AGENDA

9:30 - 9:40

## **Case Study and Panel Introductions**

*Louis Pierro, Pierro, Connor & Strauss, LLC*

9:40 - 10:15

## **Wealth Management**

*Jeffrey Corliss and Ruth Gretz, RDM Financial Group - Hightower*

10:15 - 10:30

## **Guardianship Planning**

*Peter J. Strauss, Pierro, Connor & Strauss, LLC*

10:30 - 11:05

## **Estate Planning**

*Richard Rothberg and Carolyn Glynn, Pierro, Connor & Strauss, LLC*

11:05 - 11:40

## **Accounting Issues and Tax Planning**

*Richard Oremus and Hunter Norton, Farkouh Furman & Faccio*

11:40 - 12:15

## **Business Valuation and Planning**

*Nathan Schroeder, Empire Valuation Consultants*

12:15 - 12:50

## **Lunch and Networking**

12:50 - 1:00

## **Lunch Sponsor Remarks**

*Frank Melia, Contour Mortgage*

1:00 - 1:20

## **Corporate Planning**

*Louis Pierro, Pierro, Connor & Strauss, LLC*

1:20 - 1:55

## **Insurance Planning**

*Lee Slavutin, Stern Slavutin-2 Inc.*

1:55 - 2:05

## **Results and Wrap Up**

*Panel*

# SPEAKERS

## Corporate Planning & Intergen Host

---



### **LOUIS PIERRO, ESQ.**

#### ***Founding Partner, Pierro, Connor & Strauss, LLC***

Louis W. Pierro is the founder and principal of Pierro, Connor & Strauss, LLC, and concentrates his law practice in the areas of Estate Planning, Estate and Trust Administration, Business Succession Planning, Elder Law and Special Needs Planning.

Louis has been selected by his peers for inclusion in the 2024 edition of The Best Lawyers in America for Elder Law, Litigation – Trusts and Estates; and Trusts and Estates; his 16th year of recognition by Best Lawyers®. He is recognized by Super Lawyers in the 2023 edition, also his 16th year. Louis was selected by his peers as Best Lawyers “2022 Lawyer of the Year” for Elder Law in New York’s Capital Region; an honor he also received in 2018 and 2014. He has been recognized by Best Lawyers® for Elder Law and for Trusts and Estates and has been selected to the The Best Lawyers in New York, Super Lawyers of the Hudson Valley, Top 25 Lawyers in Upstate New York, and New York Times Top Attorneys in New York. In addition, Louis has maintained an AV preeminent rating from Martindale-Hubbell since 2001.

Louis is currently a member of the National Academy of Elder Law Attorneys; the American Bar Association, Probate and Trust Section; the NYS Bar Association Trusts and Estates and Elder Law Sections; and the Albany County Bar Association.

A graduate of Lehigh University and Albany Law School, Louis was admitted to the New York State Bar in January, 1984 and is licensed to practice in all New York State Courts, the US Supreme Court and the Second Circuit Court of Appeals.

## Guardianship Planning

---



### **PETER J. STRAUSS, ESQ.**

#### ***Senior Partner, Pierro, Connor & Strauss, LLC***

Peter Strauss has practiced trusts and estate law since 1961 and has special expertise in the legal problems of aging and persons with disabilities, end of life issues and the capacity of persons with disabilities to execute legal documents with respect to health care.

He is a founding member of the National Academy of Elder Law Attorneys, a Fellow of the American Academy of Trust and Estate Counsel (ACTEC) and Distinguished Adjunct Professor of Law at the New York Law School, where he teaches Elder Law and is director of the guardianship clinic.

Peter has been selected by his peers for inclusion in the 2024 edition of the Best Lawyers in America® for three practice areas: Elder Law, Litigation – Trusts and Estates, and Trusts and Estates; it is his 16th year of this recognition. He is the 2022 recipient of the National Academy of Elder Law Attorneys “Theresa Award,” given annually by the Theresa Alessandro Russo Foundation to recognize an attorney for outstanding achievements, efforts and advocacy for individuals with disabilities. Peter was also the recipient of the New York State Bar Association “2019 Attorney Professionalism Award,” given to one attorney in the State each year. He has been honored from 2007 to 2019 as one of the New York Metropolitan Area’s “Best Lawyers,” and “Super Lawyer” from 2007 to 2016.

Peter is a prolific author and has written articles for various publications including the New York Law Journal and Bottom Line Personal and has addressed many national professional

(CONTINUED ON NEXT PAGE)



# SPEAKERS



**PETER J. STRAUSS, ESQ. (CONTINUED)**  
**Senior Partner, Pierro, Connor & Strauss, LLC**

and consumer organizations. He is the author of the consumer book, "The Complete Retirement Survival Guide: Everything You Need to Know to Safeguard Your Money, Your Health and Your Independence," (Facts-on-File, Inc. 2003).

Peter presently serves on the Executive Committee of the Elder Law & Special Needs Section of the New York State Bar Association, the Board of Directors of End of Life Choices New York and JALBCA (Judges & Lawyers Breast Cancer Alert) and the Steering Committee of the Louis Armstrong Center for Music and Medicine. He earned a J.D. at New York University School of Law in 1961, where he was a member of the Championship Team in the Moot Court competition, and an A.B. with Honors in Government from Bowdoin College in 1957.

## Estate Planning

---



**RICHARD S. ROTHBERG, ESQ.**  
**Senior Counsel, Pierro, Connor & Strauss, LLC**

Richard's years of experience as a trusts and estate attorney and leader of professional and not-for-profit organizations has honed his ability to understand the goals of his clients and provide advice tailored to the individual and family needs.

He joined the Firm in 2023 with more than 35 years in practice areas including personal wealth transfer planning; estate and trust administration; estate, gift and generation-skipping tax planning; fiduciary income tax issues; estate and gift tax dispute resolution; wealth transfer litigation and charitable planning.

Richard also counsels clients on marital planning, including legal and financial planning in the context of marriage and the marriages of children and other family members and the preparation and negotiation of prenuptial and postnuptial agreements.

Richard received his JD in 1967 from Harvard Law School, cum laude. He attended Northwestern University, Evanston, Illinois, receiving his BA with distinction in 1964. He was a member of Phi Beta Kappa.

A former Chair of the Trusts and Estates Law Section, New York State Bar Association, Richard has also served as a fellow of the American College of Trust and Estate Counsel. He has been recognized by New York Magazine as one of the New York City area's "Best Lawyers" in the field of Trusts and Estates, and is recognized by his peers in the 2023 edition of Super Lawyers and in the 2024 Edition of The Best Lawyers in America by Best Lawyers.®

In addition, he has written and lectured extensively on topics related to gift and estate taxation, including contributions to legal and tax journals on the subjects of federal and state estate taxes, retirement plan benefits, S Corporations and the valuation of family businesses.

# SPEAKERS



**CAROLYN M. GLYNN, ESQ.**  
*Counsel, Piero, Connor & Strauss, LLC*

Carolyn Glynn is Counsel to the firm's Estates & Trusts Practice Group and specializes in advising high-net-worth clients and business owners in the preservation and transfer of wealth. Based in the New York office, Carolyn develops and implements lifetime and post-mortem estate planning strategies that reduce estate, gift, GST, and income taxes while efficiently carrying out the client's goals. Carolyn's clients include corporate executives, entrepreneurs, principals at private equity firms and hedge funds, as well as the younger generation of some of New York's most prominent families.

Carolyn has vast experience creating multigenerational wealth plans using a variety of trusts, including GRATs, ILITs, QPRTs, lifetime and testamentary CLTs and CRTs, dynasty trusts, intentionally defective grantor trusts, SLATs, DPTs, and QDOTs, among others.

Carolyn also represents corporate and individual trustees and executors with respect to the probate and administration of complex estates and trusts, IRS estate tax proceedings, Surrogate's Court matters, trust modifications, and fiduciary accountings.

Carolyn regards every client as unique and believes that a genuine bond based on trust between client and counsel is essential to the success of any legal technique. In that regard, Carolyn provides each client with a customized and personalized wealth plan to achieve the client's financial legacy efficiently and elegantly and continuously nurtures each client relationship with compassion, professionalism, integrity, and accessibility.

She earned her JD at Brooklyn Law School and a Bachelor of Arts in British Literature from Vassar College and is licensed to practice law in New York and Connecticut.

## Accounting Issues and Tax Planning

---



**RICHARD OREMUS**  
*CPA, Partner, Farkouh Furman & Faccio*

Rich joined the Farkouh Furman & Faccio team in 1997 and has spent his entire career with the firm. Originally a staff accountant, he worked hard to rise through the ranks to his current role. As a partner, he performs both tax and audit work. Rich specializes in providing full-service accounting for families and small- and medium-size businesses.

A hardworking professional, Rich strives to be attentive to the needs of those around him—both his clients and his teammates. He entered the accounting field because of a desire to help others financially. Rich believes that “hard work beats skill if skill does not work hard.” He credits his career success to his devotion and hard work.

Raised in Highland, New York, Rich earned a Master of Science in Taxation at Pace University and a B.S. in Accounting at Clarkson University. He is certified in New York and a member of the American Institute of Certified Public Accountants and the New York Society of CPAs. He currently lives in New Paltz with his family.



**HUNTER NORTON**  
*JD, CPA, Partner, Farkouh Furman & Faccio*

Since 2013, Hunter has been a valuable member of the Farkouh Furman & Faccio team. He currently serves as a tax director in the firm's Business Group and Alliot Global Mobility Group. In this capacity, he works primarily with cross-border tax planning for closely held businesses and high net worth individuals. He is also a primary contact on issues involving tax planning for pass-through entities. Hunter serves clients in a variety of sectors, includ-

(CONTINUED ON NEXT PAGE)



# SPEAKERS



## HUNTER NORTON (CONTINUED)

***JD, CPA, Partner, Farkouh Furman & Faccio***

ing software development, retail, licensing of intellectual property, information services, and marketing. Prior to joining Farkouh Furman & Faccio, Hunter amassed nearly two decades of experience working for various public accounting firms, including a Big Four firm.

In his daily work, Hunter's primary goal is to meet or exceed his clients' expectations by being responsive and proactive. A life-long interest in the U.S. tax system is what inspired Hunter to pursue the career he chose. After taking a course on the subject in college, he knew that taxation was the area in which he wanted to specialize. Hunter credits his career success to his passion for both tax law and communicating his knowledge to clients in a way that is both understandable and helpful.

He earned an LL.M. in Taxation at Georgetown University Law Center, and J.D. at Temple University School of Law. Hunter graduated *Magna Cum Laude* as an Honors Scholar with a B.A. in Accounting at the University of Connecticut. He is a Certified Public Accountant in Connecticut and is a member of the New York Society of CPAs and the International Fiscal Association.

## Business Valuation and Planning

---



## NATHAN SCHROEDER

***Senior Manager, Empire Valuation Consultants***

Nathan is a Senior Manager at Empire Valuation Consultants, where he has worked since 2008. Nathan has prepared a wide variety of closely held business valuations across a broad spectrum of industries. He has valued derivative instruments, carried interests, intangible assets, and equity and debt interests for diverse purposes, including those of tax planning and reporting, lending purposes, financial and Securities and Exchange (SEC) reporting (including ASC 350-20 impairment testing and ASC 820 fair value measurements), ESOP purposes, and other corporate planning and reporting purposes.

Nathan has extensive experience in valuing carried interests in private equity and hedge funds, as well as valuations of limited partnership interests in such funds. Prior to joining Empire, Nathan worked as a senior analyst in the financial planning and analysis team at Investors Bank & Trust, where he was responsible for generating a rolling 3-year corporate forecast resulting in EPS guidance. He earned an M.S. in Finance at Boston College Carroll School of Management and a B.S. in Economics from the State University of New York at Albany.

## Trust Funding

---



## FRANK MELIA

***Division Manager, Contour Mortgage***

Frank Melia, a Certified Mortgage Planner since 2007 is a Division Manager at Contour Mortgage, and he provides financing education regarding the Home Equity Conversion Mortgage & has been assisting NYS homeowners since 2001 regarding the reverse mortgage loan program.

Viewed as an expert on the Home Equity Conversion Mortgages, Frank can be heard on "Ask the Lawyer with Mike Connors," a weekly radio program broadcast on AM 970 The Answer and AM 570 WMCA in New York City. Frank was awarded Outstanding Corporate Citizen

**(CONTINUED ON NEXT PAGE)**

# SPEAKERS



**FRANK MELIA**  
*Division Manager, Contour Mortgage*

Award in 2017 from the Long Island Alzheimer's Foundation for his tireless effort to support and assist our Aging Population here in New York.

Frank volunteers to help raise money for the Long Island Alzheimer's and Dementia Center and works with families who are facing this terrible disease. Independent Banker Magazine published an article in their April 2019 issue regarding How Community Bankers make a Big Impact in the Communities they serve, and Frank was interviewed regarding how he assisted a woman with Alzheimer's qualify for a Home Equity Conversion Mortgage with her home in an irrevocable trust.

## Insurance Planning

---



**LEE SLAVUTIN**  
*MD, CLU, AEP (Distinguished), Stern Slavutin-2 Inc.*

Lee Slavutin has been in the life insurance business since 1983. Born in Australia, Lee practiced as a surgical pathologist until he came to New York as the chief resident in pathology at Lenox Hill Hospital where he worked as a staff pathologist until changing his career. Lee's unique medical qualifications are an important part of his specialty, which is serving high net worth individuals seeking substantial life insurance policies. Lee is a well-known public speaker and educator for the legal and accounting professions including the American Law Institute/American Bar Association and the American Institute of Certified Public Accountants. He has written and published over 150 articles on the complex legal and technical aspects of securing life insurance for estate tax planning. His text book published by Thomson Reuters, *A Guide to Life Insurance Strategies*, is in its 11th edition. Lee has served as a director of the Association of Advanced Life Underwriters and the Estate Planning Council of New York. He is on the editorial advisory board of *Tax Hotline* and is a member of the CCH Estate and Financial Planning advisory board. Lee testified before the New York State Senate in 1990 and worked with the United States General Accounting Office on the effectiveness of the insurance company rating firms.

"Our greatest source of pride in business is supporting our clients to make decisions after they understand all the facts. The client's best interest comes first; there is never a question about that for us. We pride ourselves in providing technical expertise for those who sometimes need to make irrevocable estate planning decisions."

Lee lives in New York and East Hampton with his wife Dee. They have two grown children. He enjoys learning the Torah and Tanya (the spiritual roadmap of life based on Jewish mysticism).

## Wealth Management

---



**JEFF CORLISS**  
*CLU®, ChFC®, CASL®, CFP®, Managing Director & Partner, RDM Financial Group*

Jeffrey L. Corliss is the Managing Director and Partner of RDM Financial Group at Hightower. He brings over 35 years of financial service experience in both management and direct client services. Jeff upholds RDM Financial Group's philosophy of comprehensive wealth planning while focusing on the development and implementation of company initiatives.

Prior to joining RDM Financial Group, Jeff spent five years as the Financial Planning Director at Barnum Financial Group, one of the largest financial services companies in Connecticut.

(CONTINUED ON NEXT PAGE)



# SPEAKERS



## JEFF CORLISS (CONTINUED)

**CLU®, ChFC®, CASL®, CFP®, Managing Director & Partner, RDM Financial Group**

He built the organization's Wealth Strategies Division, providing the financial plans for the clients of more than 150 financial representatives. He also served two terms on MetLife's National Quality of Advice Committee, which monitors and reviews the quality of financial plans delivered to MetLife's clients nationwide.

Prior to Barnum Financial Group, Jeff was a Financial Planner at Robert J. Reby and Co., a wealth management practice with offices in three states. He was also Vice President JP Morgan Chase, Chase Investment Services, and Advanced Planning Consultant at Wealth Consultants, Inc., a provider of insurance-based tax-efficient services and estate tax savings solutions. During his early career, Jeff held positions as Senior Financial Consultant at Quick & Reilly (FleetBoston Financial); Agency Director / Field Underwriter at The MONY Group. He was also a Project Management & Industrial Engineer at Grumman Aircraft Systems.

He is a member of the Estate Planning Council of Lower Fairfield County, Inc. He is a former member of the board of the Financial Planning Association of Connecticut, Fairfield County Chapter.

Jeff has been ranked as a top wealth advisor by Forbes and Barron's. His most recent rankings include placements on the Forbes 2023 "Best-In-State Wealth Advisor" list and the Barron's 2023 "Best-In-State Wealth Advisors" list. In 2021, he was ranked on Barron's 2021 list of "Top 100 Independent Wealth Advisors" in America.

Jeff received his Master of Business Administration degree from Adelphi University. He holds Certified Financial Planner®(CFP®), Chartered Life Underwriter®(CLU®), Chartered Financial Consultant®(ChFC®) and Chartered Advisor for Senior Living®(CASL®) designations. Jeff also holds his Series 7, 24, 53, 63 and 65 licenses.



## RUTH GRETZ

**CPA, PFS, CFP®, Executive Director, RDM Financial Group**

Ruth L. Gretz works directly with our clients offering advice, guidance and objective, personalized strategies and comprehensive financial planning across the spectrum of wealth management. RDM's clients include high-net worth individuals, affluent families, and successful business enterprises.

Prior to joining RDM, Ruth had over twenty years of experience providing tax and financial planning solutions to wealthy individuals and their businesses, including family offices, C-Suite executives and investment firms (including hedge funds and private equity funds), as well as mid-tier firms. She has held a variety of positions with some of the world's leading accounting firms, including Arthur Andersen, Deloitte and as a financial advisor at Merrill Lynch. At RDM, Ruth leverages her broad knowledge of tax, financial planning, and investments to create and deliver comprehensive customized financial plans, investment management and other financial solutions for our clients including insurance, trustee and business valuation services.

Ruth is a Certified Public Accountant (CPA), a Certified Financial Planner TM (CFP®), a Personal Financial Specialist TM (PFS) with the AICPA, and holds the Series 7 and 63 licenses and Insurance Producer license. She earned her Bachelor of Business Administration degree in Accounting from the University of Michigan's Ross School of Business. Ruth currently serves on the Advisory Council (Member-at-Large) and the Investment Committee for the Connecticut Society of CPAs. She is also a member of the American Institute of CPAs (AICPA), the Connecticut Society of CPAs (CTCPA), the New York State Society of CPAs (NYSSCPA), and the Financial Planning Association (FPA).

# CASE STUDY

## Synopsis

Kai: Age 78, Successful Businessman

Jade: Age 67, Community Volunteer and Philanthropist

Kai is a successful entrepreneur and the founder of a computer software business. He has a younger, healthy spouse, Jade. They have three adult children, Melvin, Maria and Michael, and two beloved grandchildren.



## The Business – Cloud Dragon, Inc.

Melvin and Maria each own 3% of Cloud Dragon, and Kai owns 94%. Melvin and Maria are working in the business and are strongly advocating a move into “A.I.” that could rapidly accelerate growth. Michael is a snowboarder not working at Cloud Dragon but is an ‘at large’ board member. Jade is an officer of the company and is paid an annual salary.

## Health Concerns

Kai has been diagnosed with Alzheimer’s and is considered incapacitated. His inability to make legal and financial decisions has left the company in limbo. Changes to the couple’s substantial investment portfolio and insurance policies are also on hold, and family members are concerned about taxes and estate planning. Kai’s long-term care needs are also putting a strain on finances with aides paid out-of-pocket @ \$35/hour for 24/7 care with anticipated annual costs of \$305,000.

## Previous Planning

Prior to the illness, Kai had been reluctant to do estate planning and has a simple will and power of attorney naming Jade, but without gifting powers. Kai bought a term insurance policy at age 60 but neither Kai nor Jade have long-term care insurance. At the urging of his wealth management team, Kai had made annual exclusion gifts to the three children, including gifts of Cloud Dragon to Melvin and Maria, and cash to Michael. But Kai and Jade have not used their lifetime gift tax exemptions.

## Current Challenges

Given Kai’s dementia and without the proper legal planning in place, no one can make legal and financial decisions or gifts on his behalf for the business or the couple’s joint assets. With mounting worries, Jade and the children call a meeting with their team of advisors.

**What steps are needed swiftly to fill the leadership gap and make moves to stabilize and modernize the company, maximize wealth, minimize tax and risk, and create a legacy for future generations?**



# I CASE STUDY, cont.

## Generation 1: Kai and Jade

### Income:

Kai	\$ 1.2M
Jade	\$ 220K

### Kai and Jade's Joint Assets

Williamsburg Brooklyn NY home	\$ 1M
Three rental properties	\$ 5M
Joint Liquid Assets (investments, cash)	\$ 20M

### Retirement Accounts

Kai's Cloud Dragon 401(k)	\$ 15M
Jade's Cloud Dragon 401(k)	\$ 5M

### Insurance

Kai: 20-yr. term insurance purchased at age 60; \$58K annual premium; \$10M death benefit

-conversion option has expired. Now uninsurable

Jade: No Insurance

### Estate Planning

Simple Will, no gifting power

Power of Attorney

No Health Care Proxy

### Recent Expenses

Kai's long-term care expenses \$ 305K/yr.



## Generation 2: The Kids

**Melvin, Age 43** - married with one child - works in the business

-Spouse Jane, age 43 and Son Mike, age 8

Insurance bought at age 40, annual premium \$2500. \$3 M 20-year term

**Maria, Age 41**- has a significant other - works in the business

-Significant Other John Smith, age 41 and Daughter Lydia, age 6

Insurance bought at age 35, annual premium \$1,000. \$2 M 20-year term

**Michael, Age 38** - snow boarder, single, not in business

-concerned that his interests are protected; brings a lawyer to the table to ensure estate equalization.



# I CASE STUDY, cont.

## Melvin and Maria

Melvin and Maria each own 3% of business from annual exclusion gifts that Kai made when the company had lower values. Michael, the snowboarder, was offered the same gift but decided not to take it and received some cash in annual gifts for new snowboards and trips. Ran into credit card debt and now Jade is trying to dig him out.



## Generation 3: The Grandchildren

Mike, Age 8, Melvin's son

Lydia, Age 6, Maria's daughter

## The Business: Cloud Dragon, Inc.

### S-Corp Founded in 1985

Offices

Plant

Last valuation in 1998

Current value *estimated by family*

Bowery

Long Island

\$25 M

\$80 M est.

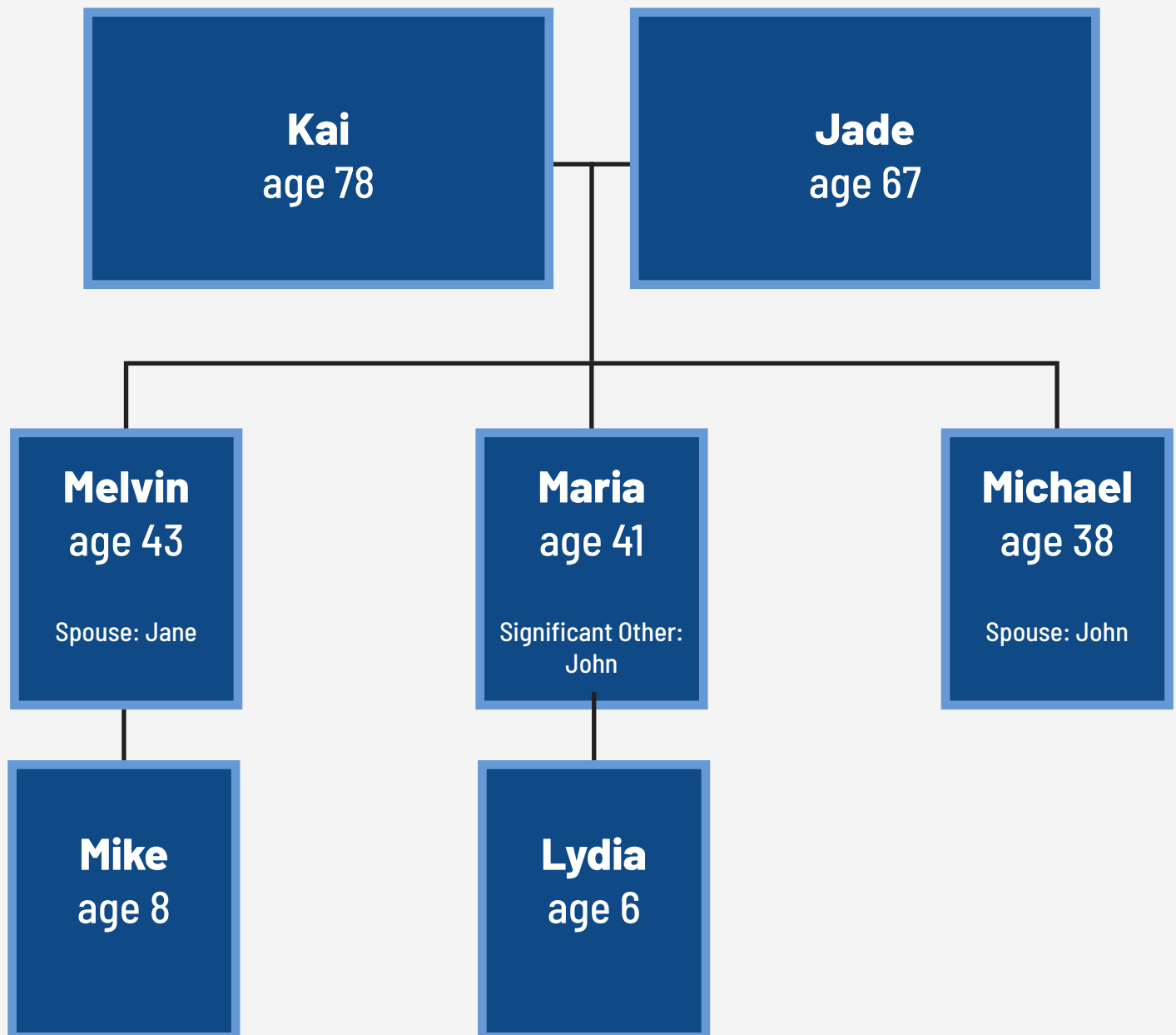
Nearly all of the Net Income has been distributed.





# I CASE STUDY, cont.

## Family Tree: Three Generations



# OUR SPONSORS



HIGHTOWER  
RDM Financial Group

EMPIRE   
VALUATION CONSULTANTS



FARKOUH  
FURMAN & FACCIO  
CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS



STERN SLAVUTIN-2 INC.  
THE INSTITUTE FOR ADVANCED TAX AND BUSINESS PLANNING



**FRANK MELIA, CMPS**

DIVISION MANAGER | NMLS# 62591

**516.879.7262**

**FMELIA@CONTOURMTG.COM**



## *List of our services.*

- Irrevocable Trust Borrowing Options
- Life Estate Borrowing Options
- Revocable Trust Borrowing Options
- Guardianship Borrowing Options
- Conventional Mortgages – Purchase & Refinance
- Jumbo Mortgages - Purchase & Refinance
- V.A. Mortgages – Purchase & Refinance
- F.H.A. Mortgages – Purchase & Refinance
- Non-QM Mortgages – Asset Depletion Loans, No Tax Return Loans
- Home Equity Conversion Mortgages – aka: reverse mortgages
- Jumbo Reverse Mortgages
- Commercial Mortgages – Purchase & Refinance







# HIGHTOWER

## RDM Financial Group



Helping you create a life well lived.

At RDM Financial Group, you'll find that our team upholds and exemplifies values of *trust, financial stewardship and excellence in client service.*



### JEFFREY L. CORLISS

**CFP®, ChFC®, CLU®, CASL®**

Managing Director & Partner

Email: [jcorliss@rdmfinancial.com](mailto:jcorliss@rdmfinancial.com)

Phone: (203) 255-0222



### RUTH L. GRETZ

**CPA, PFS, CFP®**

Executive Director

Email: [rgretz@rdmfinancial.com](mailto:rgretz@rdmfinancial.com)

Phone: (203) 255-0222

#### PERSONALIZED WEALTH STRATEGIES

RETIREMENT PLANNING

PHILANTHROPY & FAMILY GIVING

INSURANCE ASSESSMENT

CASH FLOW PLANNING

COORDINATION OF INCOME TAXES

& ESTATE PLANNING

BUSINESS SUCCESSION PLANNING

**BARRON'S  
ADVISOR**

**Top 100  
RIA Firms  
2023**

Hightower has been named one of Barron's Top RIA's for 2023.  
Compensation was paid for the ability to use this logo in promotional materials.

#### RDM Financial Group - Hightower Advisors

10 Wright Street Westport, CT 06880

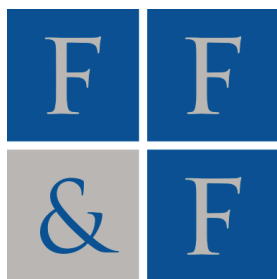
300 Madison Avenue | New York, NY 10017

6501 Congress Avenue | Boca Raton, FL 33487

**[rdmfinancial.com](http://rdmfinancial.com)**

Hightower Advisors, LLC is a SEC registered investment advisor.  
Securities are offered through Hightower Securities, LLC. Member FINRA/SIPC.





**FARKOUH**  
**FURMAN & FACCIO**  
CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

**TECHNICAL EXPERTISE. PERSONAL SERVICE. CLIENT SATISFACTION.**

Since 1974, Farkouh, Furman & Faccio has been helping its clients achieve their financial goals. Our team of professionals provides customized solutions to a wide variety of complex tax, financial, and business matters.

- Tax Planning, Consulting & Compliance
- Assurance
- Business Advisory
- Start-Up Services
- Mergers & Acquisitions
- Small Business Accounting
- Litigation Services, Forensic Accounting & Expert Witness
- Expatriate Tax Services & International Tax

**460 Park Ave. 12th Floor | New York, NY 10022**

**212.245.5900 | [www.fffcpas.com](http://www.fffcpas.com)**



**Proud Member of**  
**AlliottGlobalAlliance™**

Together as One. Farkouh, Furman & Faccio is a member of the Alliott Global Alliance of independent professional firms.

# VALUATIONS.

## WE SEE WHAT OTHERS DON'T LOOK FOR.

Since our founding in 1988, we have grown into one of the nation's leading and most respected independent valuation consulting firms.

With clients based across the country and internationally, we are the clear choice of top legal, accounting and wealth advisors for estate planning transfers and tax reporting.

With a staff of close to 100 employees, we bring excellence and integrity to every engagement through our team of highly skilled individuals who are among the finest our industry has to offer.

### Valuation Services Provided For:

- Estate and Gift Tax Valuations
- ESOP and ERISA Advisory
- Transaction Opinions
- Alternative Asset Portfolio Valuation
- Financial Reporting
- 409a Valuations
- Note Valuations
- Exit Planning
- Litigation Support
- And much more

*Experience Excellence*



[www.empireval.com](http://www.empireval.com)

**EMPIRE**   
VALUATION CONSULTANTS

**New York**  
212.714.0122

**Long Island**  
631.719.3456

**Rochester**  
585.475.9260

**West Hartford**  
860.233.6552

**Boston**  
617.419.7166

**San Francisco**  
415.590.4877