CUDDY
FINANCIAL SERVICES

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Menu of Services

Comprehensive Wealth Management:
- Investment Management*
- Family Risk Management
- Cash Flow & Debt Management
- Retirement Planning
- Business Planning
- Legacy/Estate Planning
- Education Planning
- Special Situations Planning

Insurance:
- Fixed and Variable Annuities*
- Life Insurance
- Long Term Care Planning & Insurance
- Insurance Policy Review

***Investments:**
- Individual Retirement Accounts (IRA's)*
- Rollovers*
- Employer Retirement Plans (401K's, SIMPLE's, SEP's)*
- Mutual Funds*
- College 529 Plans*

Tax and Accounting:
- Individual and Business Tax Preparation
- Tax Planning and Consulting
- Tax Reduction Strategies
- Payroll & Sales Tax Reporting
- Compilations & Reviews

Notary Services

Situations where you might need advice and are encouraged to call my office during the year. In most cases there is no charge for these services for my clients:

- Change or leave a job – begin collecting unemployment
- Before receiving a distribution from a 401K, IRA or pension plan
- Buy or sell a house or rental property
- Receive an inheritance
- Sell or redeem more than $2,000 in stocks, bonds or mutual funds
- Start, sell or close a small business
- Giving or receiving a gift over $12,000
- Retire or start receiving Social Security
- Anytime your investment time horizon changes
- Have a new child
- Have a change in your marital status
- Receive a notice from the IRS or State Dept. of Revenue
- Any situation where you just want to talk, or get a second opinion.

Daniel R. Cuddy, CPA, CFP®
****Advisory Representative*

*Securities offered through H.D. Vest Investment Services℠, Member SIPC.
**Advisory Services offered through H.D. Vest Advisory Services℠, Non-bank subsidiaries of Wells Fargo &Company.