HUDSON

# Big Banks Stealing Your Retirement?

## Choose A Fee-Only Financial Advisor

Charging excessive hidden costs, upselling low-quality investment products, and imposing high assets under management (AUM) percentages - big banks don't always have your best interest at heart.

**GET A FREE PORTFOLIO REVIEW**

(845) 920-1600

INFO@HUDCOS.COM

WWW.HUDCOS.COM

### ACCESS IN-HOUSE EXPERTISE

Take a results-oriented, growth-driven, and holistic approach to your personal financial situation & retirement picture.

### MAXIMIZE RETURNS

Hudson Companies develops customized retirement portfolios to combat market volatility, decline, and return risk.

### INCREASE TRANSPARENCY

Access solutions focused on strong relationships, growth-driven advice, unbiased support, and dedicated expertise.

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# Could Big Banks Be Stealing Your Retirement?

***How Much Are You Losing By 65+***

It's true, big banks may be stealing your retirement - protect, secure, and grow assets with a fee-only fiduciary advisor. Charging excessive hidden costs, upselling low-quality investment products, and imposing high assets under management percentages - big banks don't always have your best interest at heart.

In most cases, these huge financial firms follow a "suitability" standard - which can accept mediocre, mid-profit returns & results. Retirement specialists like Christopher Conover are committed to your financial growth & success - without pressure to maximize commissions or promote specific products. Focus on transparent, trustworthy, and dedicated support - not investment products.

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# Proven, In-House Expertise & Support

Big banks frequently refer clients to third-party, external, and unvetted specialists. With Hudson Companies (previously Hudson Valley Wealth Management), trusted in-house advice is always a phone call away.

## Dedicated Support

Large financial planning firms & big banks outsource tasks to questionable outside professionals. Our fee-only retirement advisor delivers in-house expertise, dedicated support, one-on-one collaboration, and direct financial mentorship.

Focus holistically on retirement accounts, assets, plans, savings, budgets, and strategies. Hudson Companies delivers 15+ years of professional Wall Street and financial industry expertise. Today, this reputable financial firm is trusted by 200+ clients nationwide - currently advising on $100M+ of assets, portfolios, trusts, and retirement plans.

## Our Expert Approach

### Results-Oriented

We are committed to providing innovative solutions that will help create a better tomorrow for everyone.

### Growth-Driven

Our retirement planning & preparation team is focused on consistently adding value to your portfolios and family assets.

### Client-Focused

Hudson Companies prioritizes a holistic, individualized, and client-specific approach to your financial situation & retirement picture.

## Our Expertise

### Retirement Preparation

- NYSTRS Members Consulting
- Pension Optimization & Planning
- Retirement Plan Management
- Retirement Goals Setting

### Financial Advisory & Planning

- Cash Flow Planning
- Estate & Family Trust Advisory
- Retirement Savings Strategies
- Debt Consolidation & Management

### Investment Management

- Portfolio Rebalancing & Diversification
- Retirement Portfolio Development
- Risk Tolerance Assessment
- Investment Strategy Creation

### Tax Planning & Consulting

- 403B, 401K, IRA, 457B Conversions
- Capital Gains Tax Planning
- Retirement Plan Distribution
- Estate, Retirement, Inheritance Taxes

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# Stop Throwing Away Savings


Don't throw your retirement savings down the drain. Protect your capital, finances, and assets with a fee-only advisory firm in New York. Over your retirement, commissions, annual fees, and hidden charges imposed by a big bank can total $1M+. Increase your ability to save, invest, and drive returns with a fee-only specialist.

Chris Conover recommends investments that work best for your personal retirement strategy, portfolio, current savings, and risk tolerance. This is different than big bank advisors - who could recommend products based on expected commission. Stop throwing away retirement savings, assets, and funds on financial advisors in NY.


## Maximize Your Retirement Portfolio Returns

Big bank advisors deliver 5-8% retirement portfolio returns on average. With Chris Conover & Hudson Companies, our portfolios earn approximately 10% annually. With a comprehensive, personalized approach - we develop customized portfolios to combat market volatility, decline, and return risk.

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