





JUDITH A. PALUMBO, JD, CFP®


Senior Advisor

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EDUCATION

John Marshall College of Law
Cleveland State University, Juris
Doctorate

SUNY Old Westbury, BS Finance

Member New York State Bar and
Licensed Attorney

Certified Financial Planner®

ABOUT

Judy brings a special blend of investment and legal experience to her clients at John G. Ullman & Associates, Inc. With ten years at Merrill Lynch and fifteen years as an Estate and Medicaid attorney, Judy has the ability to view situations from multiple angles and to present various options to best suit client needs. Not one to avoid the most unexpected and challenging situations, Judy also works diligently on the day-to-day financial planning strategies that, in the long-term, can make a meaningful difference to the client's overall wealth. Sometimes obvious, simple strategies can be overlooked as unnecessary or not effective enough to make a difference. That's why structured Financial Planning is so critical to long-term family goals. Judy looks at the "big picture", but also concentrates on the details of each client's special concerns and needs. She looks forward to long-term and rewarding relationships with her clients and their families.

Judy and her husband are long-time residents of Corning, NY where they have raised their two children and two Shih-Tzu dogs. In their free time they enjoy traveling and outdoor activities, taking advantage of the beautiful lakes, rivers and trails in the area.

CONCENTRATIONS

- Estate, Trust and Medicaid Planning
- Retirement Planning and Projections
- Income Tax, Estate Tax and Gift Tax
- Navigating Social Security Benefits
- Charitable Gifting including Highly Appreciated Securities
- Qualified Charitable Distributions
- Life Insurance Reviews and Liability Insurance Reviews
- Employee Benefits
- College Planning



John G. Ullman
& Associates, Inc.

COMPREHENSIVE WEALTH MANAGEMENT SINCE 1978