

# Retirement Planning



Michelle Tucker is a personal financial advisor to clients who value her comprehensive approach to a well-planned life in retirement.



Moved to Hawaii in 1971 from Switzerland; Attended McKinley High School; Favorite foods are Greek and hearty vegetarian; Biggest challenge is raising four teenagers (pictured); Enjoys reading, music and dancing; Looks forward to wilderness adventures and cruising.

## MICHELLE H. TUCKER, CFP<sup>®</sup>, JD, CPA/PFS

As co-founder with Judith Sterling of Sterling and Tucker, Hawaii's premier estate planning and tax consulting firm, Michelle Tucker can now provide truly comprehensive financial planning services to individuals and families as a Certified Financial Planner<sup>™</sup>. That means establishing a long-term relationship with her includes gaining the experience and wisdom of a CPA/Personal Financial Specialist, a Registered Financial Consultant, and Hawaii's first attorney certified by the American Bar Association (ABA) accredited Estate Law Specialists Board, Inc., as an Estate Planning Law Specialist, and is so certified by the Supreme Court of Hawaii\*.

Tucker's exceptional breadth of professional capabilities, combined with 25 years in practice, offer clients diverse and meaningful options to grow and preserve assets, save on taxes, decide wisely on retirement choices and pass on wealth to the next generation. A graduate of the University of Hawaii's Richardson School of Law and an author, sought-after public speaker and contributor to Honolulu's two dailies on wealth management, she is an American Bar Foundation Fellow, a Charter Member of the American Academy of Estate Planning Attorneys, and a member of the National Academy of Elder Law Attorneys.

\* The Supreme Court grants Hawaii certification only to lawyers in good standing who have successfully completed a specialty program accredited by the ABA.

"Building trust and listening well are important to my personalized approach to being a valued financial planning resource and guide to my clients," says Tucker. "I enjoy and take pride in working closely with them in different phases of their lives to help them make the significant and changing financial decisions to realize their goals and dreams."

As part of the Sterling and Tucker family, Tucker can also tap into the firm's cumulative knowledge, unparalleled in Hawaii in estate planning and tax accounting services, to ensure that clients have enough to retire, to manage finances to minimize tax burdens, and to avoid outliving resources. The personalized wealth management services she can provide through her specialized business, Golden Years Retirement Specialists, Inc., include investment "watch dog" services, tax reduction planning, retirement income and distribution planning, family wealth planning, and client services and communications, including regular reviews to update financial objectives.

Partnering with Michelle Tucker to manage your financial life is not just for retirement, but for the rest of your life.

### Michelle H. Tucker, CFP<sup>®</sup>, JD, CPA/PFS

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