Professional Profile

Michelle H. Tucker

CFP®, JD/EPLS, CPA/PFS, AEP®

City Financial Tower | 201 Merchant Street Suite 909 | Honolulu, Hawaii 96813 | 808.791.1444 | michelle@3dwealthadvisors.com | www.3dwealthadvisors.com

Professional History

Founded Registered Investment Advisor firm 3D Wealth Advisors, Inc., fka Tucker Wealth Management, Inc., fka Golden Years Retirement Specialists, Inc. to provide independent investment advice, 2007 to Present

Certified Financial Planner™, 2006 to Present

Certified Fraud Examiner, 2004 – 2008

Founded Registered Investment Advisor firm WealthCare Financial Services of Hawaii, LLC, fka Michelle H. Tucker Advisory Services to provide independent investment advice, 2001 – 2007

Personal Financial Specialist, Certified by the American Institute of Certified Public Accountants, 2001

Certified Estate Planning Law Specialist - Certified by the ABA accredited Estate Law Specialist Board, Inc. and so certified by the Supreme Court of Hawaii. The Supreme Court of Hawaii grants Hawaii certification only to lawyers in good standing who have successfully completed a specialty program accredited by the ABA, 2000

Life & Securities Licensed, 1997

Founding Partner, Sterling & Tucker, Inc., 1991 to Present

Founding Partner, Sterling & Tucker, LLP, 1991 to Present

Michelle H. Tucker, Attorney, CPA, 1986 to Present

Arthur Andersen & Co., 1981 – 1985

Juris Doctor, William S. Richardson School of Law, 1981

Certified Public Accountant, Elijah Watts Sells Honorable Mention, 1977

B.S. University of Hawaii, College of Business, High Honors in Accounting, 1976

Assistant Appraiser, No Ka Oi Realty, Inc., Harold Ohama, Principal, Summer 1975

Accountant and Legal Researcher, Attorney Kwan Hi Lim, 1972 – 1979

Awards

Selected by the National Association of Board Certified Advisory Practices (NABCAP) as a Top Wealth Manager in Hawaii in 2011, 2012, 2013 and 2014

Honolulu Magazine and *Hawaii Business* Award recipient “FIVE STAR Wealth Manager”, 2011, 2014 and 2015

Pacific Business News “Women Who Mean Business” one of the Top 25 Women-Owned Businesses in Hawaii, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018

Goldline Research Award Recipient “The Ten Most Dependable™ Wealth Managers of the Pacific Northwest and Hawaii”, 2008

“Special Recognition Award” presented by Hawaii Community Services Council, 1993

“President's Award” presented by Hawaii Women Lawyers, 1990

“Finalist, Three Outstanding Young People” presented by Hawaii Jaycees, 1986

“Young Career Woman of the Year” presented by Hawaii Federation of Business and Professional Women, 1985

“Who's Who in American Women”

“Elijah Watt Sells Honorable Mention” for placing in top 70 Nationwide out of 50,000 applicants for the 1977 CPA Examination

“Arthur Lyman Dean Award” for outstanding Undergraduate Research, Social Sciences, University of Hawaii, 1976

“J. Watumull Scholarship” for outstanding Senior in the College of Business, 1976 – 1977

Member Beta Gamma Sigma, Honorary Fraternity

Professional Organizations and Community Activities

Member- AEP®	National Association of Estate Planners & Councils
Member-CFP®, CPA, JD, PFS	Hawaii Estate Planning Council
Member-CFP®	Financial Planning Association Financial Planning Association of Hawaii International Association of Registered Financial Consultants
Member-CPA	Association of Certified Fraud Examiners Forensic Accountants Society of North America Hawaii Society of Certified Public Accountants American Institute of Certified Public Accountants Personal Financial Specialist Registered Financial Consultant
Member- J.D.	Fellow of the American Bar Foundation American Academy of Estate Planning Attorneys, Charter Member Federal Bar Association – Past Member Hawaii State Bar Association Washington State Bar Association – Past Member American Bar Association William S. Richardson School of Law Alumni Association National Academy of Elder Law Attorneys National Alliance for the Mentally Ill – Past Member Hawaii Women Lawyers
Director	Big Brothers Big Sisters of Honolulu, 2010, 2011, 2012
Director/ Treasurer/ President	Estate Law Specialists Board, Inc., 2009 – 2013
Director	ACFE Hawaii Chapter, 2001 – 2002
President	Parent Teachers Association, Lanikai Elementary School, 1999
Treasurer	Parent Teachers Association, Lanikai Elementary School, 1997, 1998 and 2000
Treasurer	Federal Bar Association, Hawaii Chapter, 1996 – 2006
Treasurer	Lawyer's Fund for Client Protection, appointed by Supreme Court, State of Hawaii, 1992 – 1997; Chairperson, 1994 – 1995
Treasurer	Hawaii Institute of Continuing Legal Education, appointed by Hawaii State Bar Association, 1991- 1997
Treasurer	Hawaii Women Lawyers, 1988 – 1991
President	Friends of Library of Hawaii, 1987 – 1988
Treasurer	Friends of Library of Hawaii, 1985 – 1986

Books and Newspaper Articles

Co-authored three books:

Guiding Those Left Behind in Hawaii
Total Wealth Management
Estate Planning Basics in Hawaii

Authored a series articles on Planning with IRAs published in Sunday *Honolulu Star Bulletin*, 2002 – 2008

Co-authored a series of Estate and Tax Planning Articles published in Sunday *Honolulu Advertiser*, 1997 – 2001

Authored Long Term Care Article published October 5, 2012 and Social Security Article published in Pacific Business News July 13, 2012

Speaking/Television Appearances/Teaching

“Retirement Planning Today”, University of Hawaii Outreach, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2018

KITV, “Founders & Visionaries”, November 19, 2011 and December 3, 2011

Executive Women International, “Estate Planning and Living Trusts”, August 2007

National Business Institute, “Medicaid and Long Term Care Insurance: Your Clients Options”, June 2007

American Society of Women Accountants, “Prudent Investment Principles”, April 2007

Hawaii Society of Certified Public Accountants, Annual Convention, “The Basics of Trust Administration”, December 2006

Hawaii Pacific Gerontological Society 14th Biennial Conference, “Estate Planning for Advanced Stages of Life – No One Size Fits All”, November 2006

Hawaii Society of Certified Public Accountants, Annual Convention, “Estate Planning for the Elder and Qualifying for Government Assistance”, December 2003

Hawaii Chapter, Association of Certified Fraud Examiners, “Identifying Inventory Losses”, 2002 Fraud Workshop

Hawaii Society of Certified Public Accountants, Annual Convention, “Recent Developments – The EGTRRA of 2001: Planning and Drafting Under the Uncertainty of Congress; Total Return Unitrusts”, December 2001

Hawaii Association of Public Accountants, 45th Annual Convention, “The Tax Consequences of Bankruptcy”, June 2000

Speaking/Television Appearances (Continued)

Hawaii Society of Certified Public Accountants, Personal Financial Planning Conference, “Family Limited Partnerships”, June 1999

Television Talk Show Guest, Lawyers Live, “Tax Planning and Strategies”, April 1998

Hawaii Claim Association, Inc., “Loss of Income and Business Interruption”, November 1997

Hawaii Claim Association, Inc., “Inventory Loss”, August 1994

U.S. Small Business Administration, Women in Business Conference, “Choosing a Legal Structure for Business”, 1992 and 1993

Small Business Hawaii, Round Table, “Buying and Selling a Business”, 1992

Hawaii Institute of Continuing Legal Education, Debtor and Creditor Issues in Bankruptcy Seminar, “The Tax Consequences of Bankruptcy”, 1991 and 1992

American Society of Women Accountants and Association of Government Accountants, Joint Meeting, “Current Developments in Taxes”, 1991

Hawaii State Bar Association, “Accounting for the Legal Practice”, 1991

U.S. Small Business Administration, Women In Business Conference, “Independent Contractor vs. Employee”, 1991

Weekly Television Talk Show Guest, Let's Talk Story, “Taxes, Accounting and Business Law”, 1980s