



## Stephen R. Cluster, CPA, JD

Steve is a **Director** with Deming Malone Livesay & Ostroff (DMLO CPAs). He is a member of our High Net Worth / Trusts & Estates Niche, and Service Businesses Niche. He also chairs the firm's Tax Committee.

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## Experience

Steve has over 20 years of experience in public accounting. He works with entrepreneurs and startup companies to provide business and tax guidance. His specialty is corporate, partnership, fiduciary and individual tax as well as estate planning and estate & gift tax. He has significant experience in the healthcare industry.

## Education and Certifications

Steve earned a Bachelor of Science in Accounting from University of Kentucky, and a Juris Doctor from Brandeis School of Law at University of Louisville. He is licensed to practice as a CPA.

## Professional Memberships and Activities

Professional memberships include the American Institute of Certified Public Accountants, and the Kentucky Society of Certified Public Accountants, where Steve previously served as Chairman of the Committee on Taxation. He is a member of the Estate Planning Council of Louisville, the Louisville Bar Association, and the Kentucky Bar Association.

## Writing/Speaking Engagements

2021 Amplify Louisville [Tax Tips For Startups](#).

## Community Involvement

Professional memberships include the American Institute of Certified Public Accountants, and the Kentucky Society of Certified Public Accountants, where Steve previously served as Chairman of the Committee on Taxation. He is a member of the Estate Planning Council of Louisville, the Louisville Bar Association, and the Kentucky Bar Association.

### DMLO Locations:

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