21st Century Wealth & Insurance Services

Charles A. Cerone, CLU®

Financial Advisor • Registered Representative •
Investment Advisor Representative • Independent Agent •
Chartered Life Underwriter®

Integrated or Individualized Wealth, Insurance and Financial Services

Wealth Management

• Wealth and retirement planning
• Risk appropriate investments
• Implementation and maintenance
• Wealth preservation or transition

Insurance Services

• Underwriting to issue
• Solo, joint, survivorship and group life
• Disability income, overhead expense and buy out solutions
• Long term care and Employee benefits

Risk Assessment

• Assess exposures for individuals, professionals, partners, groups & associations
• Manage or mitigate risk

• Identification and prioritization
• Retention vs. tactical transfer

Financial Services

• Cataloging personal & business documents
• Debt reduction blueprint
• Efficient funding of asset distribution or generation transfer objectives
• Estate planning and updating