



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

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