Cetera Investors saving, investing, fresh thinking

David Cohen
Financial Advisor
T: (732) 750-2950
F: (646) 536-3084
david.cohen@ceterainvestors.com

Cetera Investors
92 Main St. #320
Yonkers, NY 10701

Most importantly, I specialize in helping you customize a financial strategy that is right for you.

At Cetera Investors, we believe in doing more. For families. For communities. It's been our purpose since day one, and we still live it today.

That's why every Cetera Investors representative takes the long view. No matter where you are in life – young family or close to retirement, single or single parent – we offer fresh thinking and a personalized approach to helping you achieve goals:

- Save and invest for retirement, college and other goals
- Create your own retirement income strategies
- Help protect your family and loved ones
- Plan your legacy

It's never too early, or too late, to save for/invest in tomorrow. Contact your Cetera Investors representative to learn more about our personalized approach.

Investment

- Portfolio Management& Risk Analysis
- Asset Allocation & Diversification
- Concentrated Stock Analysis
- Asset Location
- Investment RiskControl Strategy
- Second Opinion Reviews
- Portfolio Stress-Testing

Retirement Considerations

- Retirement Goal Setting
- Social Security Analysis
- Business
- IRA Contributions & Conversions
- 401(k) & Employer-Sponsored Plans
- Annuities & Pension Review
- RMDs & Withdrawal Strategies

Estate Planning & Philanthropy

- Charitable Giving
- Guardians for Minor Children
- Asset Protection Analysis
- Marital Deduction Planning
- Planning for Children with Special Needs
- Charitable Trust Reviews
- Gifting

Risk Management & Insurance

- Review of Existing Policies
- Life Insurance Needs
- Long-Term Care Insurance
- Disability Insurance
- Beneficiary Reviews
- Tax Advantages of Life Insurance
- Critical & Chronic Illness

Cash Flow & Budgeting

- Cash Flow Analysis
- Expenses & Budgeting
- Debt Management
- Planned Purchases
- Emergency Savings
- Mortgage Review

Family Services

- College Savings
- 529 College Savings Plans
- Benefits of Roth IRAs for Children
- Gifting
- Elderly Planning
- Legacy Planning
- Divorce & Widowhood Services

Tax Management

- Review of Cost Basis
- Review Realized Gains
- Deductions & Credits
- Potential Roth Conversions
- Asset Location

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