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I'm changing, for you... and your financial success

For the past 12 years I have helped retirees and those entering retirement structure their portfolios to help manage their investment to last throughout their retirement. The last 12 years have afforded me the privilege of working with wonderful clients, as well as learning the challenges associated with retirement and various stages in my own investment cycle. I thought I understood the sacrifices my clients made to build their wealth, but it wasn't until I had children of my own that I truly understood how difficult it is to build wealth. The sacrifices everyone makes day in and day out to give themselves and their families a better future is the essence of why I choose a career as a financial advisor. To help make sure that the wealth that was created over decades of hard work and diligent saving and investing could last through retirement and be passed on to the next generation.

But, as with most things in life, times and the services needed to help ensure a client's financial success have evolved over the past 12 years. Endlessly rising college and post graduate tuitions are posing significant challenges for many families, as are rising healthcare costs and increasing life expectancies. Most uniquely to the current period are the differences in expected levels and types of communication and service between Baby Boomers and Millennials. For this reason collaborative financial planning needs to be started at the earliest time possible. Most people think that they need to have complex or significant savings, or perhaps go through a major financial event to benefit from financial planning. My experience has shown me otherwise, for instance, something as simple as 401K allocations can play a major role in the future. Optimizing tax efficiency, beginning education funding for your children, making sure you are adequately protected with life insurance are just some of the areas where engaging with a financial advisor can put you leaps and bounds ahead of your peers.

With this in mind I invite you to follow this Facebook page for regular content and market commentary that is important to financial planning and to a younger generation. If you have questions about investing, considering purchasing a home or starting a family, financial planning can help. Designing a path that incorporates your career desires and additional education (graduate or post graduate) requirements, are all part of a responsible plan.

For most of us, we have a different approach to saving and investing than our parents do. We focus on spending money on experience rather than on goods. We don't feel this push to home ownership the way our parents did and would prefer to pay down debt from student loans before doing anything. As simple as this all sounds, paying down debt while growing your assets to use for experiences, homes, retirement, or whatever you choose is trickier than it sounds. Engage a fee based financial advisor to help put a roadmap together. Most importantly will be after a plan is created, implementing the plan, monitoring it, and keeping it up to date are paramount for success. A financial planner will do just that. Financial services is changing, find out how using a fee based financial planner can help eliminate conflicts of interest and help you feel more comfortable with the financial decisions coming.



*Amit Chopra is an investment consultant and CERTIFIED FINANCIAL PLANNER™ professional with Gary Goldberg Financial Services in Suffern NY and can be reached at 845-368-2906 or **AmitC@garygoldberg.com**.*