



Your Cornerstone Financial Group Experience

We strive to deliver a process to all our clients, which is transparent, understandable, cohesive and quality oriented. You only get one chance at Retirement. Here at Cornerstone Financial Group, we plan first and invest second, to enable you to pursue your financial goals!

Introduction to CFG: When you first come to meet with us, it will be an informal conversation over a drink of your choice. We will get to know you and learn about your financial needs, where you are, where you want to be. This is a complimentary meeting. You will not be asked to authorize any documents, or pay any fees. During this meeting we will learn about you, as we assess how we can add value to your financial future. After our meeting, we will send you a follow up letter summarizing our conversation and highlighting areas where we can add value to your financial future.

Discover and Risk Tolerance: Our next meeting will allow us to discover what you want to accomplish. With the financial information you provide, we will follow through with our mission of planning first and investing second. We believe this is the best way to address your financial goals and dreams. As your financial architect, we will take this information and explore your cash flow, analyze tax saving opportunities and develop a risk tolerance, which will assist us in creating your custom Income Distribution Strategy.

1st Draft: This meeting will involve reviewing the 1st draft of your custom Income Distribution Strategy. We explain how Social Security benefits, Pension Analysis and your Investments are coordinated to create your lifetime income. In addition, we consider how inflation and life's "what-if's" affect your plan. We look for tax saving opportunities, as well as legacy planning opportunities.

2nd Draft and Introduction to Investment Strategies: At this meeting we will discuss how we can fine tune and pursue any adjustments you deem necessary to the second draft you requested. We will explore and explain the implementation process and how it integrates with investments and your financial team.

Review and Accountability: It is important once we have a plan in place, to also have consistency and ongoing reviews to monitor any necessary modifications. We have designed this process and have these processes in place, to safeguard and monitor plans, to be fluent with the current market.