CORNERSTONE
WEALTH MANAGEMENT, INC.

60 Second Financial Checklist for Individuals and Families Seeking Financial Peace-of-Mind

	YES	NO
Is our financial plan current and reviewed annually? Am I aware of the most current planning strategies? Do I know how I am tracking toward financial independence?	❑	❑
Do I know how much retirement savings is needed between now and "financial independence" to preserve our current standard of living in retirement?	❑	❑
Am I happy with the performance and service of our investments?	❑	❑
Am I certain that the risk in my portfolio is appropriate at this stage in my life?	❑	❑
Have I explored alternative investments (real estate, oil & gas, commodities, currency) and similar strategies that could potentially reduce portfolio volatility and risk?	❑	❑
Will my family be able to live comfortably if I become disabled or die unexpectedly?	❑	❑
Regarding my life insurance, do I clearly understand if own too much, too little, or just enough?	❑	❑
The cost of life insurance has decreased by 70% over the past 10 years. Have I had my life insurance premiums or performance reviewed?	❑	❑
If I'm not able to work, do I have a large enough "nest egg" to replace my income?	❑	❑
Do I understand the personal, emotional, and financial impact that the need for long term care would have on my family, children, and friends	❑	❑
Do I understand what the alternatives are to life insurance, disability insurance, and long term care insurance, and how these insurances can potentially overlap to save money?	❑	❑
Am I exploring every possible strategy to reduce income and capital gains tax?	❑	❑
Do I know how much federal estate taxes my family will need to pay when I pass away?	❑	❑

*If you answered YES to all questions... **Congratulations!** If not, consider meeting with a financial professional to address these potential issues. For over 20 years, Cornerstone Wealth Management has helped individuals and families with effective strategies and options that help them achieve their goals. For a review of your questions and goals, call or email **(925) 824-2880** or **info@cornerstonewmi.com**.*

WE BRING PLANNING TO *life*®

One Annabel Lane, Suite 205 │ San Ramon, CA 94583 │ Tel: (925) 824-2880 │ www.cornerstonewmi.com