CORNERSTONE
WEALTH MANAGEMENT, INC.

60-Second Financial Audit
for Individuals and Families

	Yes	No
Is your financial plan current and reviewed annually? Are you aware of the most current planning strategies?	[ ]	[ ]
Do you know how much you will need to save between now and when you retire to preserve your current standard of living?	[ ]	[ ]
Are you certain that the risk and potential return in your portfolio is appropriate at this stage of your life?	[ ]	[ ]
Do you own alternative investments (real estate, loans, currency) and similar strategies that could potentially reduce portfolio volatility?	[ ]	[ ]
Do you know if you own too much, too little, or just enough life insurance?	[ ]	[ ]
If you are not able to work for any reason, do you have a plan to replace your income?	[ ]	[ ]
Do you understand the personal, emotional, and financial impact that the need for long term care would have on your spouse, children or friends?	[ ]	[ ]
Have you explored strategies that address life insurance, disability income, and long term care under a single policy?	[ ]	[ ]
Do you have sufficient savings so that your children or grandchildren can attend the college of her or his choice?	[ ]	[ ]
Have you explored every possible strategy to seek to reduce income and capital gains tax?	[ ]	[ ]
Are you comfortable that the details of your will reflect your wishes?	[ ]	[ ]
Do you know how much federal estate taxes and final settlement costs your estate will need to pay when you pass away?	[ ]	[ ]

If you answered [Yes] to all questions, then congratulations! If not, consider meeting with a financial professional to review these planning issues. For more than 20 years, Cornerstone has helped individuals and families who seek to bring more certainty to their financial lives. For a complimentary review, contact us at 925.824-2880 or info@cornerstonewmi.com.

Planning To Be Our Clients' Most Valued Asset™

2400 Camino Ramon, Suite 175, San Ramon, CA 94583 925.824-2880 www.cornerstonewmi.com
Securities and advisory services through LPL Financial, a Registered Investment Advisor, and Member FINRA/SIPC