



CORNERSTONE
WEALTH MANAGEMENT, INC.

60-Second Financial Audit for Real Estate Investors

Yes No

Do you have clear, written and quantifiable criteria for buying investment real estate?

Do you understand what types of real estate properties are best suited for your specific investment needs and interests?

Do you have a checklist to evaluate properties that seek to minimize surprises?

Does your real estate performance model include the impact of depreciation, vacancies, evictions, tax credits, reserves, appreciation, cash flow, etc.?

Have you quantified the impact of your real estate investment to your financial plan, and can you visually see its contribution to your financial independence?

Are you clear on the use of debt, and how and when to use positive, neutral, and negative leverage?

In selling or exchanging property and minimizing capital gains tax, do you know when a Charitable Remainder Trust or other strategies are more appropriate strategies than 1031 Exchanges?

Are you taking full advantage on how to structure the real estate investment to minimize income tax, capital gains tax, and estate taxes?

Are you familiar with ways to own real estate without having to directly manage?

Have you effectively evaluated the comparative advantages of owning a piece of many properties rather than 100% of one?

Do you have an experienced, independent advisor who is not tied to real estate or mortgage sales commissions to provide guidance on your real estate decisions?

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 real estate investors 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™