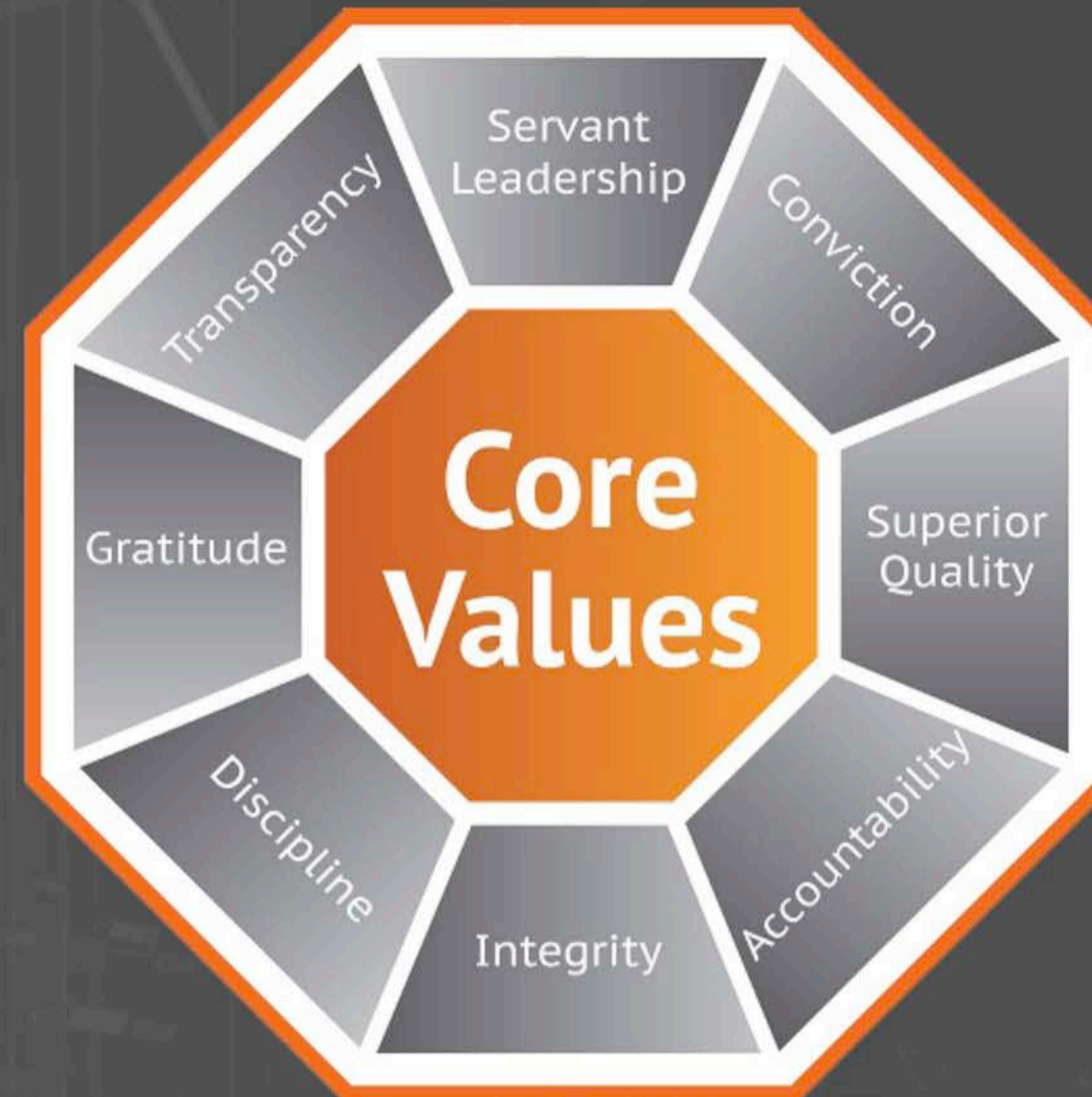


## Our Mission Statement

At Cornerstone, we're your guide on the financial journey up and down life's mountain. Our mission is simple: to empower Middle America with tailored financial solutions and actionable education. We focus on building lifelong partnerships to navigate you through life's financial uncertainties and opportunities.



## The 3 Pillars of a Sound Financial Structure

### Pillar 1

#### Safe Money

This is money you, our client, need to have access to. We do this so our clients don't fall victim to credit card debt. Use 6 months of your monthly expenses as your goal.

#### The Goal: Full Liquidity

1. Checking (1 Month)
2. Savings Account (2 Months)
3. Cash Value Life Insurance (3 Months)

### Pillar 2

#### Guaranty Fixed Income For Life (Multiple Streams of Income)

This is our client's money that they can safely know will be there every month for the rest of their lives. This allows you the client to confidently budget each month guaranteed.

#### The Goal: Income

1. Establishing pension like income
2. Protect assets from Medicaid and Medicare spend down
3. Protect it from market fluctuation

### Pillar 3

#### Protection

#### The Goal: Protection from loss of income

1. Protection against Long Term Care
2. Protection against chronic illness, critical illness, cancer, stroke, and heart attack
3. Maximizing pension options
4. Replace lost Social Security
5. To help offset income taxes left from qualified funds to your beneficiaries