CORNERSTONE
WEALTH

list of services for individuals

FINANCIAL PLANNING

- budget and cash flow analysis
- budget and goal oriented savings
- tax diversified savings strategies
- account aggregation
- establishing net worth
- balance sheet

RETIREMENT PLANNING

- evaluation of IRAs, Roth IRAs, defined contribution and benefit plans
- analysis of retirement plan and pension distribution options
- calculate and administer required minimum distributions
- review of retirement offers from employers

INVESTMENT MANAGEMENT

- consolidation and/or aggregation of investment accounts
- design the proper asset allocation
- investment research and portfolio construction
- portfolio reviews

ECONOMIC ANALYSIS

- evaluation of the global economy
- asset class and sector analysis

EMPLOYMENT SUPPORT

- analyze employment offers
- explanation of employer benefits
- evaluation of stock options and restricted stock
- deferred compensation savings and distribution advice

LIABILITY MANAGEMENT

- analyze debts and assess lending opportunities
- evaluation of financial options

INSURANCE REVIEW

- evaluate current coverage
- design and implement life, disability and longterm care
- review health, property, auto and umbrella coverage

TAX PLANNING STRATEGIES

- provide tax reduction savings and distribution strategies
- tax-efficient investment strategies

SAVING FOR EDUCATION

- evaluation of savings vehicle *(529, education IRA, savings bonds, etc.)*

ESTATE PLANNING

- assistance with estate planning documents
- review and make recommendations for account ownership and beneficiaries
- education and advice for charitable giving
- wealth transfer strategies