



CORNERSTONE WEALTH SERVICES

Financial Planning Services Overview

THE IMPORTANCE OF HAVING A FINANCIAL PLAN



WHAT IS FINANCIAL PLANNING?

Financial planning is simply a better approach to get qualified financial advice. The process involves taking a holistic view at your finances, including a full understanding your values, financial objectives and main concerns, that will guide financial recommendations.

Financial Planning will address:

- Where my money is, where is it going, and is it in the right places?
- How much should I be saving to meet my objectives and where?
- Am I prepared for unanticipated risk?
- Am I on track to meet my financial objectives?
- What can I do to improve my financial future?



WHO SHOULD HAVE A FINANCIAL PLAN?

Anyone who has a significant source of income and out-going expenses should have a structured financial plan in order to better their financial future.

Characteristics of people we can help:

- Serious about working toward financial success
- Value a pro-active thinking partner
- Motivated to improve
- Wants to make smart decisions with their money



WHY SHOULD YOU HAVE A FINANCIAL PLAN?

Creating a financial plan will help you:

- See your finances holistically, so you understand how your financial decisions collectively impact your financial success.
- Be prepared to recalibrate and make smart financial decisions when life events happen
- Create thoughtful strategies that take into account your long-term financial goals
- Understand what you need to do to improve your financial future



HOW CAN YOU GET A QUALITY FINANCIAL PLAN?

By partnering with a financial professional, you gain:

- **Organization:** Bringing order to your Financial Life
- **Accountability:** Follow through on financial commitments
- **Perspective:** Bring insight from the outside to help avoid emotionally driven decisions
- **Proactivity:** Anticipate life transitions to help be financially prepared
- **Education:** Providing knowledge/education pertaining to your Financial life
- **Partnership:** Working together to help you plan for the best Financial Life possible

WEALTH MANAGEMENT SERVICES



Our Approach

For 15 years, our advisors have specialized in providing comprehensive wealth management services to individuals, families, and business owners. Our team is committed to serving our clients as unique partners who require individualized solutions and comprehensive strategies, empowering them to make their own decisions. Above all else, we value the relations and trust that we build.

Financial Planning Services

We offer our clients a holistic financial planning approach to help them maintain overall financial health and pursue their short term, intermediate term, and long-term financial goals. No matter the complexity of the plan, it's our team's goal to provide and monitor a non-biased plan.

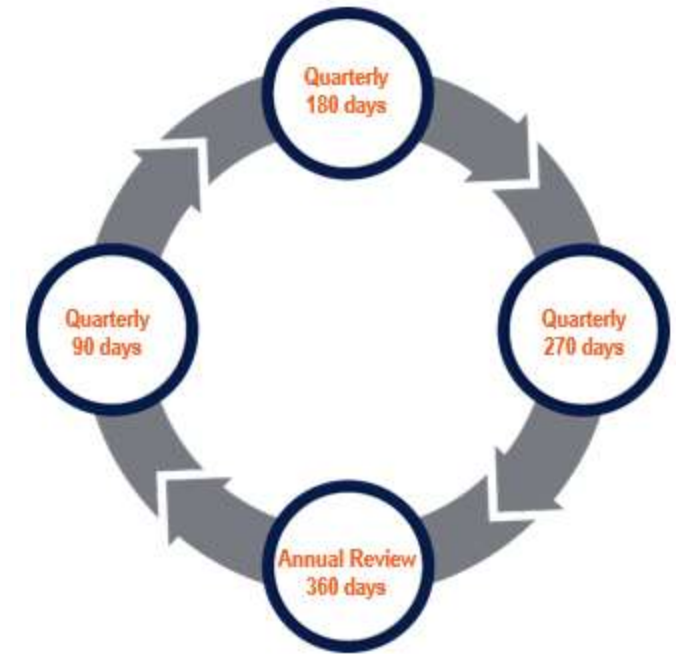
Investment Management Services

Operating as fiduciaries, we also provide experience, professional and independent advice, putting your needs and best interests first. We evaluate risk tolerance, time horizon, and liquidity needs of our client's investment accounts.

Financial Planning & Consulting

Basic Plan Organize and set a course for your family's financial future	Premier Plan Take complete control and organize your family's finances	Elite Plan A comprehensive approach to evaluate your financials and build your family's legacy
Meetings: Annual Meeting and Semi Annual Check in Calls	Meetings: Semi-Annual Review & Quarterly Check-in Calls	Meetings: As-Needed Reviews & Quarterly Check-in Calls
<p>Areas of Focus Investment & Financial Goal Planning</p> <ul style="list-style-type: none"> Portfolio Analysis 401k Allocation Assistance Risk Tolerance Assessment Retirement Savings Planning Budget Analysis Goal Monitoring Personalized Action Plan 	<p>Areas of Focus Comprehensive Financial Planning</p> <p>Basic Services Plus:</p> <ul style="list-style-type: none"> Detailed-Cash Flow Planning "What if" Scenarios Multiple Goal Analysis Education Planning Risk and Insurance Analysis Tax Planning Roth Conversion Review Basic Estate Planning Third Party Professional Coordination 	<p>Areas of Focus Complex Comprehensive Financial Planning</p> <p>Premier Services Plus:</p> <ul style="list-style-type: none"> Advanced Investment Solutions Wealth Transfer Scenarios Family Financial Education Stock Option Analysis Charitable Giving Business, Rental, or Entity Planning Complex Trust & Insurance Strategies Advanced Estate Planning

IMPLEMENTATION AND MONITORING



Quarterly touchpoints can be done in person, phone, email, or virtual.

- ✓ Plan implementation assistance
- ✓ Ongoing advice, insights, and education
- ✓ Plan progress and goal tracking
- ✓ As plan updates and adjustments
- ✓ Account(s) set up

CREATING YOUR INDIVIDUALIZED

FINANCIAL PLAN

Our initial engagement is to assist you in determining your short- and long-term goals and to identify a plan that achieves the best outcome for your specific situation. Before suggesting the plan we feel best suits your needs, we work with you to gather all the proper information needed for us to review and determine how we can best serve your situation. Those items may include:

Bank and Investment Statements

- Checking/Savings
- CDs/Money Market
- Brokerage Accounts
- Advisory Accounts
- Annuity Statements
- IRA/Roth IRA Statements
- Trust Investment Statements
- 529 Plan/529 Plan (ABLE)

Tax Documents

- Past 2 Years Personal Federal/State Returns
- Past 2 Years Trust Returns
- Gift Tax Returns Filed
- Business Interest Distributions

Insurance Statements

- Life Insurance Policy Declaration-force illustration
- Disability Insurance
- Long Term Care Policies
- Property/Casualty Policies
- Limited Liability Insurance (Umbrella)

Business Documents

- Past 2 Years Business Returns
- Past 2 Years Business Financials
 - Year End Balance Statements
 - Year End Income Statements
- Articles of Incorporation/Organization
- Operating Agreement / Bylaws
- Buy-Sell Agreements

Property and Liabilities

- Schedule of Real Estate
- Values of Personal Property
- Loan Statements
 - Mortgages, Home Equity
 - Real Estate Investments, Autos
- Credit Card Statements
- Student Loans
- Family Loans

Estate Documents

- Last Will & Testament
- Trust Documents
 - Revocable, Irrevocable, QTIPs, ILITs, FLPs
- Settlement Agreements
- Pre- and Post-Nuptial Agreements
- Divorce Settlements
 - Alimony/Child Support
- Health Care Directives
 - HIPPA Release
- Durable Medical Power of Attorney
- Guardianship Agreements

- Insurance
 - Key, Person, Liability, Operational
- Deferred Compensation Plans
- Stock Options/Stock Bonus Plans
- Appraisals
- Organizational Chart

Income & Employment Benefits

- Payroll W-2 Statements
- Self Employment 1099 Statements
- Social Security Statements
 - SSA.GOV
- Employee Benefit Statement
 - Group Term Life/Disability Insurance
- Retirement Plan Statements
 - 401(k), 403(b), 457
- Deferred Compensation Agreements
- Pension Plan Statements
- Profit Sharing Statement
- Rent or Royalties Paid to You
- Interest Income
- Section 125 Cafeteria Plan
- Stock Option Plan Statement
 - NQ/RSU/ISO/ESPP

Expenditures

- List of All Current Living Expenses
 - Discretionary
 - Non-Discretionary
- Estimate of Retirement Living Expenses



BENEFITS OF ENGAGEMENT



Using our **Basic Plan**, our client was able to take our budgeting suggestions and grow their net worth. In presenting our plan to a younger family we aided in identifying \$450 savings each month. To better serve their retirement goal, we involved speaking with their accountant to determine the best use of those funds. By agreeing to use the monthly savings to continually fund a ROTH IRA until retirement, the clients have potential to create 1.2mm by age 65 with growth focused objective returns.

In a recent **Premier Plan** case, we worked with a high earning family to better serve themselves as time goes on. With a current net worth of 2.9mm, it was important to the clients to leave their family in good financial standing, pass generational wealth, and avoid unnecessary tax liability. Once we identified their goals, we knew there may be a shortfall in their income if the primary earner were to pass suddenly. After assisting them in developing a relationship with an attorney, they were able to create an estate plan with Wills, POA's, etc. Since a shortfall was possible, it was important to recommend the purchase of an 8mm term life insurance policy. The attorney also identified the importance of creating an Irrevocable Life Insurance Trust as the beneficiary because of possible inheritance tax liability.

Elite Plans encompass a large variety of aspects when the clients have several accounts, homes, businesses and are high earning individuals. Recently, our team helped develop a plan that has the potential to save our clients over 3.6mm. To create such savings, we worked with several other professionals to develop a plan that encompassed all their goals and concerns. It was quickly identified that with homes in multiple states the best state for residency was Tennessee, where there are no state income taxes. In simply following the steps to change residency our clients could save 103k yearly until retirement. It was also identified that the client should create an IRR Trust and transfer the ownership of their LLC's to the trust. We worked with other trusted professionals to consider sunset laws and gift taxes regarding transfer of assets.

These are hypothetical situations based on real life examples. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investments or strategies may be appropriate for you, consult your advisor prior to investing. Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC

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