CORNERSTONE
WEALTH MANAGEMENT

LIFETIME CARE PLANNING

For families caring for a loved one

Planning for Your Loved One's Future

Many families caring for a loved one with special needs share similar concerns about the future. While every family's situation is unique, these are the most common questions we help families address through the planning process.

01

Will my child be financially secure when we're gone?

Families often want confidence that their loved one will have the resources, support, and care needed throughout their lifetime.

02

How can we leave assets to our child without impacting important benefits?

Proper planning can help coordinate family resources with public benefits while preserving flexibility and quality of life.

03

What happens if something happens to us?

A strong plan ensures that funding is available to support care, and considers who will provide the care, make decisions, manage resources, and advocate for your loved one in the future.

04

How much will future care cost?

Understanding the potential costs of housing, healthcare, personal support, and other needs can help families prepare with greater confidence.

05

Are we making the right financial decisions today?

Families often wonder how to balance retirement planning, insurance, savings, investments, and special needs planning goals.

From uncertainty to clarity.

ClearPath™

ClearPath is the process that sets Cornerstone apart, providing families with a clear, coordinated strategy to protect what matters most. By aligning your goals, resources, and priorities, we help address financial security, estate planning, risk management, and long-term care considerations with confidence.

DEFINE → DISCOVER → DESIGN → DELIVER → DEVELOP

It Takes a Team.

You Are the Center Piece.

A strong support system of trusted professionals helps build a plan that supports your loved one—today, tomorrow, and for years to come.

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Creates a comprehensive financial plan to protect your loved one's future and your family.

Attorney

Drafts legal documents and structures to protect benefits and secure your loved one's future.

Case Manager

Coordinates care, connects resources, and helps navigate daily challenges.

Trustees

Manages and safeguards trust assets according to the trust's terms and in the best interests of your loved one.

CPA

Provides tax planning and financial strategies to help maximize resources and reduce tax impact.

Government Benefit Specialist

Navigates complex benefit programs to maximize eligibility and protect essential benefits.

Therapists & Counselors

Supports emotional, behavioral, and mental well-being for your loved one and your family.

Insurance Professional

Helps design insurance solutions that provide protection, security, and peace of mind.

PARENT, CAREGIVER, OR ADVOCATE

No one understands your loved one better than you do.
These professionals work *alongside you*, bringing added expertise & perspective to your overall plan.

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How We Can Work Together

As a Financial Advisor, I help families create financial strategies that balance two important priorities: providing for a loved one who may require lifelong support and maintaining their own financial security throughout retirement. Depending on your needs, there are a variety of planning services and financial solutions available to help support both goals.

Investment Management Services

- Former employer plan rollovers — 401(k), 403(b), TSP
- Traditional & Roth IRAs
- Individual & Joint Investment Accounts
- Trust Accounts
- Special Needs Trust Accounts
- 529 College Savings Accounts
- ABLE Accounts

Insurance & Protection Planning

- Term Life Insurance
- Permanent Life Insurance
- Long-Term Care Insurance
- Hybrid Life & Long-Term Care Policies
- Disability Income Insurance
- Personal Lines — Home, Auto, Umbrella, etc.

Business Retirement Solutions

- SEP IRAs
- SIMPLE IRAs
- 401(k) / 403(b)
- Non-Qualified Deferred Compensation Plans
- Key Person Insurance
- Buy-Sell Funding
- Employee Benefits, Commercial Insurance & Surety Bonds

HOW I'M COMPENSATED

Depending on the services and products selected, I may be compensated through:

- Advisory fees for investment management — **1% of AUM**
- Commissions paid by insurance companies for insurance products
- Planning fees for financial planning engagements — **rate varies by services**

Your Fee Includes More Than Investment Management. It provides access to an ongoing relationship focused on helping you make informed financial decisions and stay aligned with your goals.

Any costs, fees, or compensation arrangements will always be discussed before implementation, so you can make an informed decision.

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ADVISORY RELATIONSHIP
Comprehensive planning & investment services

What's included in Your Advisory Relationship

Your advisory relationship is designed to provide far more than investment management. We serve as your financial quarterback, helping coordinate the many moving pieces of your financial life while providing proactive guidance, personalized advice, and ongoing support.

Financial Planning

- Retirement planning
- Cash flow & savings analysis
- Goal-based planning
- Education & care funding
- Major life transitions

Special Needs Planning

- SSI, SSDI & DAC planning
- ABLE account guidance
- Special Needs Trust coordination
- Benefit preservation strategies
- Future caregiver planning
- Transition-to-adulthood planning

Investment Management

- Personalized portfolios
- Ongoing monitoring
- Portfolio rebalancing
- Tax-aware investing
- Risk management reviews

Estate & Legacy Planning

- Estate plan reviews
- Beneficiary coordination
- Trust planning discussions
- Letter of Intent guidance
- Attorney & trustee coordination

Tax Planning Coordination

- Roth conversion analysis
- Tax-efficient withdrawals
- Capital gains management
- Charitable strategies
- CPA collaboration

Insurance & Risk Management

- Life insurance analysis
- Disability planning
- Long-term care strategies
- Liability reviews
- Lifetime care funding strategies

ONGOING GUIDANCE & CARE TEAM COORDINATION

- Regular review meetings
- Unlimited access for questions
- Coordination with attorneys, CPAs, trustees & other professionals
- Support during market volatility and life transitions