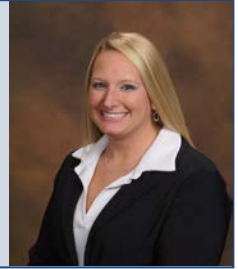


Our Client Service Pledge

Amy Cooper
Client Service Manager
Cornerstone Consulting Group



Life insurance policies are complex financial planning tools with features and mechanics that can be easily misunderstood by policy owners and their advisors. This confusion can lead to missed premiums, loss of coverage (lapses) and potentially higher future premium requirements.

If a policy contains a no-lapse guarantee, the premium payments must be paid on time, otherwise the payment timing may affect the guaranteed duration. Additionally, for interest or dividend sensitive policies (like whole life and current assumption universal life), any changes in the interest or dividend rate may impact the policy performance. Even term insurance policies need attention. A change in the client's health may prevent the client from obtaining a new policy. Most term insurance policies have a conversion option to convert to a permanent policy without evidence of insurability only for a limited time.

Cornerstone takes a proactive approach in managing the insurance policies we help our clients acquire through periodic policy reviews. A comprehensive policy review includes:

- Purpose re-statement along with a review of current goals and objectives
- In-depth analysis of policy performance
- Recommended changes to improve coverage
- Insurance carrier financial strength rating commentary
- Competition analysis to identify potential solutions that may achieve the same objective for less premiums

We are passionate about the potential power of life insurance, and we consider it an important tool for business succession and estate planning. Taking an active role in managing our clients' life insurance policies is a priority for our firm. We will continue to monitor our clients' life insurance policies whether the policies were acquired last year or 20 years ago.

If you or any of your clients have a life insurance policy that has not been reviewed by a qualified insurance professional, please feel free to contact us. We would be happy to provide a complimentary policy audit.

This material is intended for informational purposes only and should not be construed as legal or tax advice and is not intended to replace the advice of a qualified attorney, tax advisor, or plan provider.

Client Service Commitment

Cornerstone Consulting Group is committed to active policy management. We monitor premium payments, industry changes and market conditions to provide timely and dependable service for our clients.

Cornerstone's Client Service Manager, Amy Cooper, brings this promise to life on a daily basis through her client relationships and industry expertise. With nearly 10 years of experience, Amy provides exceptional service to our clients and their advisors.

To learn more about our outstanding service pledge, please contact us at (330) 665-2376.