

Other Great Products offered by CORNERSTONE Financial Services to help Financial and Insurance Advisors Build Their Business:

1. **Charitable Planned Giving Strategies:** re-position your client's assets to create an income tax deduction TODAY. Plus, reduce capital gain and estate taxes while creating an income for them or their heirs! These programs can be funded with cash or non-cash assets such as ANNUITIES (with surrender charges), SECURITIES, or REAL ESTATE. The plans are fully reinsured with highly rated commercial insurance carriers.
2. **Fix Annuities:** provides your client with 7.2% Guaranteed Growth for Income and Legacy (Wealth Transference). Where available the Income account can be doubled for Confinement (providing an LTC-look-alike)
3. **Affordable Health:** Health Access plans provide limited benefits for everyday needs:
 - Quality coverage on a restricted budget
 - Access to doctors and preventive care
 - Prescription coverage and savings features
 - Limited hospital and surgical benefits
4. **Employee Benefits:** providing benefits solutions in one neat package: excellence in communications, enrollments, service, and personal insurance products and services that make benefits count for employers and their employees alike.
5. **Combined Life Insurance and LTC-look-alike Product:** No cost accelerated benefit rider advances a portion of the death benefit if the person covered under the policy becomes chronically ill—defined as permanently unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) or has severe cognitive impairment.
6. **Modified Life:** permanent life insurance that starts with a premium discounted by 50%, then increases in year 6 through 10, at which time it becomes level for life. GREAT for: Young families that require a lot of coverage but can't afford higher premiums now! Business Buy Sell Agreements! Boomer who also need DI and can't afford both! Anyone who needs lower premiums today!
7. **And Many Other Traditional Life, Annuity, DI and LTC products**

For More Information

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