



**CORNERSTONE**  
WEALTH MANAGEMENT, INC.

## 60-Second Financial Audit for Closely-Held Business Owners

Yes No

Have you explored every possible strategy toward reducing personal federal and state income taxes?

Have you been exposed to the most current retirement plan strategies that seek to allow you to defer more than the current maximums allowed by the IRS?

Have you created a plan that aims to allow you to continue generating income from your business after you retire?

Do you understand the most suitable way to minimize taxes when you exit your business?

If you are not able to work, do you have a plan to replace your income?

Do you know if you own too much, too little, or just enough life insurance?

Have you prepared for potential long-term care needs as you get older, and do you know how you can use my business that seeks to reduce the cost of this care?

Do you know how much you will need to save between now and when you retire to preserve your current standard of living?

Have you explored strategies to help retain and reward key employees?

If a key employee were to die or become disabled, do you have in place a strategy to mitigate this risk to your business?

Are you happy with the performance and service of your retirement plan advisor?

Do you know how much federal estate taxes and final settlement expenses will cost your beneficiaries when you pass away?

If you answered [Yes] to all questions, then congratulations! If not, consider meeting with a financial professional to review these planning issues. For more than 20 years, Cornerstone has helped business owners seek to bring more certainty to their financial lives. For a complimentary review, contact us at 925.824-2880 or [info@cornerstonewmi.com](mailto:info@cornerstonewmi.com).

*Planning To Be Our Clients' Most Valued Asset™*