CORNERSTONE ADVISORS
Ensure You'll **Endure.**™

A MESSAGE FROM OUR CEO
Rachel Lower Cornerstone Advisors

LIFE INSURANCE OPTIMIZATION™

Why Now Matters More Than Ever

Life insurance is not a "set it and forget it" asset. New legislation, carrier repricing, and shifting personal goals mean most policies are overdue for a professional review — and the cost of inaction has never been higher.

LEGISLATIVE ALERT – 2025

The One Big Beautiful Bill Act (OBBBA) has reshaped estate planning — raising exemptions, increasing life settlement activity, and shifting product demand. Policies designed under prior law may now be misaligned with your goals or outperformed by what is available today.

"In over 40 years working with families and businesses like yours, I've seen the same story unfold: a policy put in place with good intentions, then left to drift while laws changed, carriers repriced, and better solutions became available. The review is almost always worth it in what it delivers — financial clarity and often opportunities for optimization"

— Rachel Lower, CEO · Cornerstone Advisors

RISKS OF INACTION

- 1990s–2000s policies underperforming original projections
- Coverage may terminate early — triggering tax consequences
- Carriers raised mortality charges; premiums now insufficient
- Investment assumptions never materialized

WHAT A REVIEW REVEALS

- Higher death benefit for the same or lower premium
- Extended guarantees and protection period
- New features unavailable when policy was issued
- Long-term care riders now accessible

OUR APPROACH

- Flat fee — transparent, no surprises
- Money-back guarantee — not satisfied, full refund
- No obligation to purchase additional coverage
- Full collaboration with your advisory team

WHY CORNERSTONE

- 43 years serving ultra-affluent families and businesses
- Member of M Financial Group — institutional access
- Proprietary mortality tables — exclusive carrier pricing
- We work alongside your existing broker and advisors

OUR BRANDED PROCESS

P.E.E.R – Policy Effectiveness & Efficiency Review

1. Understand today's needs vs original intent
2. Obtain current data from the carrier
3. Identify gaps in performance & alignment
4. Deliver your P.E.E.R. Summary & optimized options

M FINANCIAL PARTNERSHIP

200+
Professionals (actuaries, attorneys, underwriters)

$230B+
Death benefit leverage with top carriers

140+
Member firms nationwide

Priced by portfolio type. Term or permanent and number of policies.

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SCHEDULE YOUR P.E.E.R. TODAY

Request your Policy Review

Money-back guarantee included

Rachel Lower, CEO
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