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A CLEARER VIEW
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Cornerstone Lifetime Vision
can transform the way you look into the future
and makes planning for the milestones ahead easy



A CLEARER VIEW

The story of you

Life is a series of events: some we know about; others we don't. By planning for those we're aware of, and setting aside contingencies for the unexpected, we can concentrate on enjoying where we are right now.

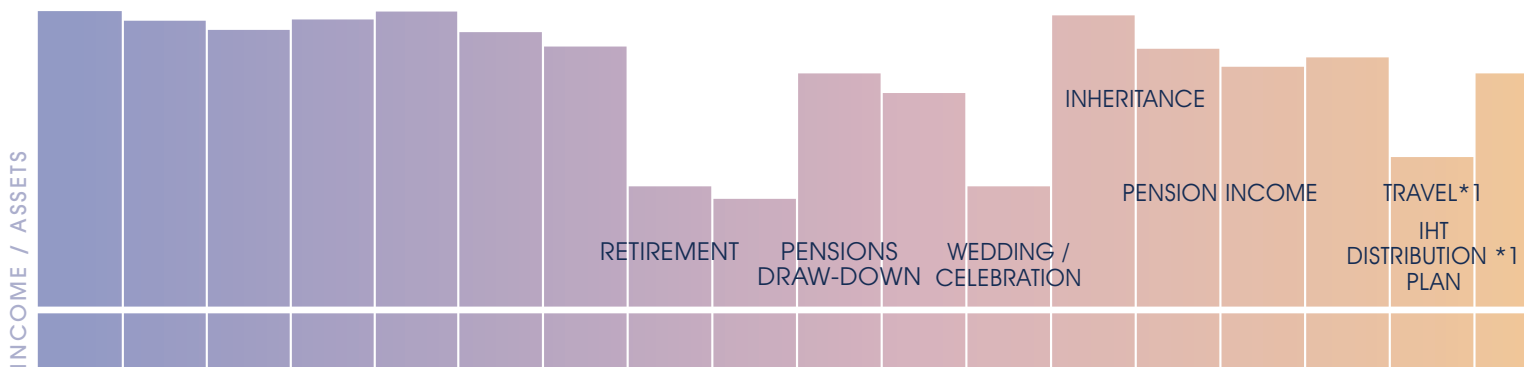
More clarity equals better planning

In traditional financial planning, one of the trickiest things is "seeing" the possibilities ahead. While we don't have a crystal ball, our Lifetime Vision timeline allows you that visibility so that you can map out your future.

Using sophisticated software modelling, we can anticipate your income stream and outgoings more accurately. This allows you to predict the times that you'll need more cash, and when it's time to rein in outgoings in order to allocate your resources efficiently.

It also helps us generate the investment strategy that works specifically for you.





YOUR FUTURE A YEAR AT A TIME

New beginnings

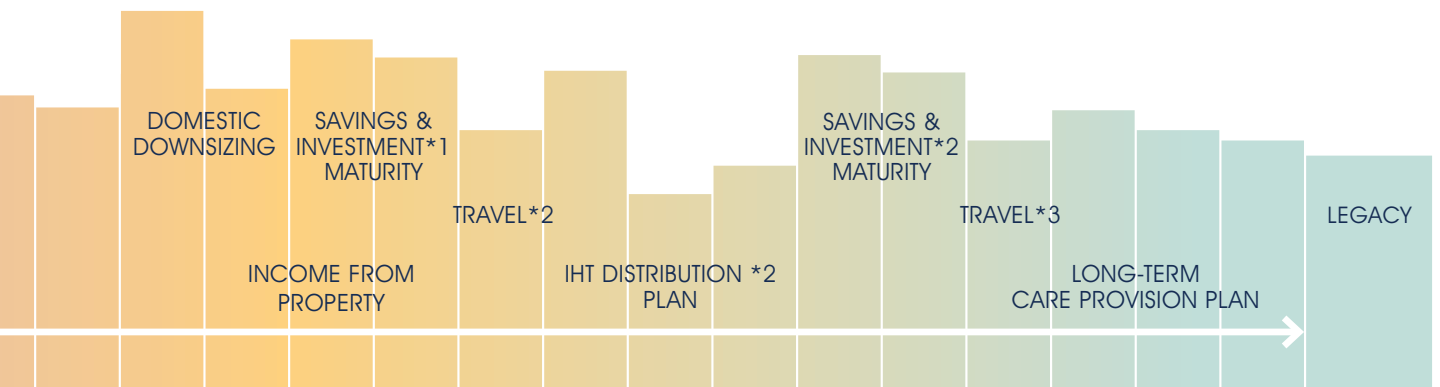
Who says that you have to keep doing things the same way? Let's live a little: a new home, a new role or even a new member of the family all require a change in our spending. Let's celebrate all the new things to come by planning ahead now.

New rules

A tax change, a relaxation in pension requirements or any other policy change the authorities can come up with is easily taken care of with Lifetime Vision. As soon as the change comes into effect, it will be reflected throughout your future financial expectations and obligations.

Celebration

Whether it's the marriage of your son or daughter, a graduation or maybe a significant milestone like a birthday or anniversary, you'll want to know that all is in hand financially. And by placing this in Lifetime Vision, you know you'll have something to look forward to.



Challenges

Life can be a rocky road and we must always plan for the unplanned. An illness, an accident or just some bad luck; Lifetime vision can make sure your financial plan has contingencies to give you the reassurance you need to know that you can overcome life's challenges.

Family time

The most special moments are those spent with the ones we love, whether friends, family or even the four-legged variety. The holidays you take, the visits that you make, the gathering of the clan or just taking off with a loved one for a trip around the world – whatever your budget, our timeline helps you plan and celebrate companionship.

Legacy

Life goes on even when you're long gone, and so do your obligations and your wishes. Lifetime Vision helps you envisage how the money you set aside can be used for those who come after you.

Your tolerances

Lifetime Vision isn't just an exercise in setting out where you might be in the years to come. It's a hard headed examination of the financial parameters that you face over the rest of your life. By talking to you and finding out how much risk you are able to, or want to take, we can better foresee where you'll be down the line.

What if?

The only constant in life is change, Lifetime Vision can accommodate any alterations at the touch of a button. An inheritance, no problem; an illness, we can help plan for that. Whatever the change, tell us about it, and we can recast how that will affect your future plans. We can ensure your financial planning has contingency built in.



A robust model

Financial planning is our expertise and Lifetime Vision is just an expression of the work that we put into identifying the most appropriate financial decisions for you. The service works with all of our advisers and can incorporate the plans of your external team so as to ensure it is a faithful expression of your future life story.

The future becomes real

The process we work through encourages you to think about what's important for your future. There's an excitement in the simple process of putting down on paper all the dreams and aspirations that you have. Being able to see a visual representation of this brings it all to life.

Empowering

By testing the boundaries of our finances in the present it means we can make decisions that will benefit us in the future. Whatever the parameters, the ability to adapt and update your financial plans is hugely powerful.

Contact a Cornerstone advisor
for an introduction to Lifetime Vision

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