



Dear Clients,

Season's Greetings from the team at Cornerstone! I trust this finds each of you enjoying the blessings that this season brings! Of course this season brings other things too – stress and anxiety anyone? – but I'm going to choose to focus on the blessings. It's all about perspective and choice, right? I hope that you are able to spend time doing what God has called you to do and free up some of that worry – live well and worry less.

One of our core team values is to be “always growing.” We take this one very seriously and to prove it, I'm happy to share with you that two of our team members, Tim Pitman and Tim Conrad have both just recently PASSED their CFP® exams! In addition to that, several other of our team members have received additional designations over the last several months. We are working to make ourselves the strongest team we can be, and all of this is so that we can ensure we are providing the absolute best service and advice to you.

As the markets continue to bounce around during this 4th quarter of 2018, we want you to remember to stay the course. Of course, we are here for you if you have questions or concerns, however, our hope is that those concerns will decrease over time as you choose to live well and worry less.

One important additional note...as we finished up our office space updates, we came across something I'd like to share with you. It is our newsletter from the 4th quarter of 1998. I think that as you read it, it will be obvious to you that even though some things have evolved at Cornerstone (our name, our logo, our team members, our physical space, our technology, etc.), our core focus remains the same. Please enjoy Floyd's wise words from 20 years ago – almost exactly.

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October 22, 1008

Congratulatory Letter to You, My Clients

On the heels of a market which has declined for most of the third quarter, I would like to give you the best advice that I can possibly give you. Keep doing what really matters...

- ◆ Love your spouse.
- ◆ Love and build into the lives of your children.
- ◆ Enjoy your friends.
- † Keep growing mentally and spiritually.
- ◆ Live with integrity.
- ◆ Live every day as though it might be your last.
- ◆ Enjoy life to the fullest!

Most of you have apparently been doing exactly these things, because we have received exceedingly few expressions of concern during the third quarter's declining market. Which is to say that you are to be congratulated for focusing your attention on that which you **can** control rather than worrying about the things (like financial markets) that you **can not** control. This is an appropriate time for us to remind you about several of our core convictions at Cornerstone Financial Consultants:

1. One of our primary roles is to **educate** our clients. Markets don't keep going up forever...and they don't keep going down forever, either.
2. We don't **control** markets. (Wall Street, unfortunately, doesn't give us advance warning before market declines.)
3. We are, however, cast with a responsibility to **teach** you how to handle both up and down markets. Keep your eyes on your long-term goals, not on wild market

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- swings which were predictable in the first place. Look back through our quarterly letters over the past three and one half years, and you will see...we told you so.
4. Our eyes are on you and your **goals**. What you want is what we want...
- Educating your children.
 - Retirement.
 - Overcoming inflation's erosion of your purchasing power.
 - Preparing your family for the loss of its income through death or disability.
 - Protecting your estate for your heirs at your death so that they, not the government, receive what you have worked hard to build.

These are the goals you have communicated to us. They are what matters. Cornerstone Financial Consultants' mission statement is:

Training our clients to manage their financial lives wisely, so that they enjoy living balanced lives.

So...congratulations, and keep doing what matters:

- Love your spouse.
- Love and build into the lives of your children.
- Enjoy your friends.
- Keep growing mentally and spiritually.
- Live with integrity.
- Live every day as though it might be your last.
- Enjoy life to the fullest!

We appreciate you.

Sincerely,



R. Floyd Green, CFP

As always it is a pleasure and an honor to serve you. I pray you experience the peace of Christ this Christmas season.

Merry Christmas,

Nate Oltmans, Partner

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