



Building The Foundation  
For Financial Success®

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**A Fiduciary Planning Approach**

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# Setting The Industry Standard

Throughout the investment advisory industry there are built in conflicts of interest between advisor and client, due to varying compensation structures. At Cornerstone Capital we avoid these conflicts by binding fiduciary responsibility with our clients through a fee based planning relationship before making and investment recommendations.

[Learn More](#)

## Giving Investments Purpose

Your investment strategy should be driven by what you need to have saved by a specific date. Age-based portfolios and target date funds set a timeline on your investments, but their timeline is not necessarily appropriate for you. Our personalized process is designed for our advisors to understand your needs, so that we can build an investment strategy that has clear cut accountability.

[Find Out How](#)

## Vetting The Marketplace

No single investment institution has the answer to all of your financial planning problems. This is why we leverage a unique open architecture approach when building an investment strategy. Our advisors are licensed and registered in both the securities and insurance industry, so that we may vet both marketplaces to find the solutions that fit your individual needs.

[Meet Our Team](#)



## Not Your Average Financial Planners

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# Advisors On A Mission To Impact Your Planning Approach

After almost two decades of combined advisory experience, Cornerstone Capital founders Michael A Scarpati, CRPC & Michael Blahusch, CFP, MBA, felt that it was time to create a new standard for giving investment advice. The mission of Cornerstone Capital Planning Group; To impact how individuals and families approach their financial goals, mitigate investment risk, and plan for long term financial success.

Over the past 10 years, we noticed an alarming trend when sitting down with potential clients who had an existing financial advisor. There was blatant disconnect in understanding the difference between having a portfolio of investments, and having a true financial plan. The term "financial plan" had been watered down to the point that investors believed that just because they had investments, they inherently had a plan. In actuality, the opposite is true. Investment accounts should be the result of a plan, not vice a versa.

The objective for us became clear, two things needed to happen in order to impact the approach of the investing public. First an organization needed to be created that prioritized analysis and strategy based before investment advise. Analysis first, strategy second, then investment advice that vets multiple industries for individualized solutions. Finally, a curriculum needed to be created that could educate the next generation of financial advisors on this planning first approach.

## Investing In The Future

Since 2014, the Cornerstone Capital founders have been working with multiple Universities to create an accredited student to independent financial training program. The program officially launched in 2015 and has resulted in a new era of fiduciary based financial planners.

[Meet our Team](#)

## Personalized Planning Process

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At Cornerstone Capital, we believe that financial planning begins with understanding you. We have spent over a decade perfecting a financial planning experience that is built on collaboration between you and your advisor.

Our personalized process was designed to ensure that we plan within the means of your current financial situation, address all of your concerns about investing, and guide you through customized strategies for specific financial goals.

[Learn More](#)

## Individualized Services & Strategies

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# Financial Foundation Review



*Does your household have a strong financial foundation?*

All financial plans require basic building blocks to be in place in order to plan for long term financial success. Through this analysis we evaluate your cashflow and net-worth to determine the ample cash reserves, life insurances needs, income protection, & long term health care costs exposure.

## Personal Planning Checkpoint



*Are you on pace to hit your all of your financial goals?*

Through this analysis you can help understand where you are in relation to your goals with the rationale behind why these are targets you should be shooting for.

## Financial Goal Forecast



*How much should you save and where should you save to hit your financial targets?*

Through this process, we will build you a plan to show how to reach the financial goals you would like to achieve.

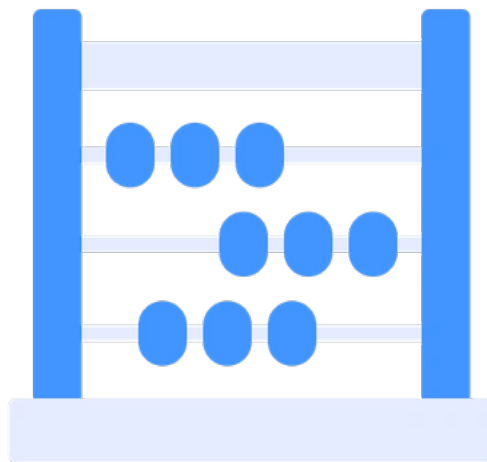
## Portfolio DeepScan



*What would happen to your portfolio if the Great Recession of 2008 repeated itself, and how would it impact your goals?*

Through this analysis we will show you the losses your asset allocation would have suffered during the 2008 stock market crash. Then we will run 1000 different scenarios of market timing to see if you can still achieve your financial goals.

## Cash Flow Hierarchy



*From a tax standpoint, why do you save where you save?*

Mathematically speaking, money grows more effectively depending on how it is tax categorized. This analysis and plan will help you diversify your savings by tax categorization to maximize your cash flow savings plan.

## Annuity Audit

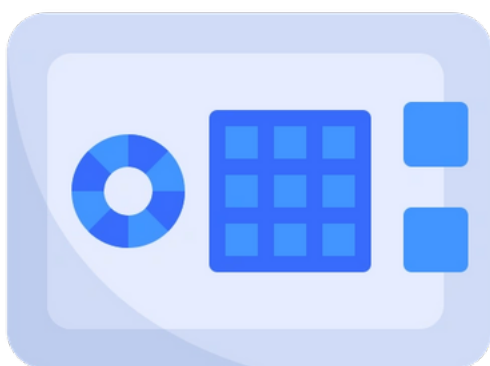




*How old are your existing annuities & insurance policies?*

The insurance and annuity landscape changes every year due to mortality tables, market volatility, & interest rates. Through this analysis we can vet the marketplace to see how your existing products stack up against the current opportunities.

## Resilient Retirement



*Could you retire or stay retired if the Great Recession of 2008 happened this year?*

Through this process we will build you a retirement that has a contingency plan for market downturns.

## Simple Rollover



*Did you know you don't actually own your employer sponsored retirement account?*

A rollover lets you take back ownership of your money so you can invest it on your terms. The process of consolidating all those old accounts into one place has never been easier. 3 clicks and you can watch your money come back to you!

## Executive Benefit Blueprint



*Do you have company benefits that you don't fully understand?*

After a promotion, the new compensation package can be extremely complicated.

Through this process we will show you how to re-structure your benefits to maximize their value and potentially leverage them towards an early retirement.

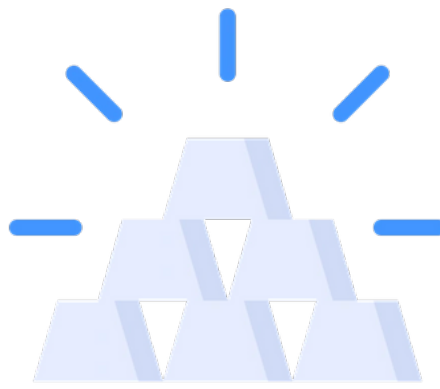
## RMD Roadmap



*Will your Required Minimum Distribution's move you into a higher tax bracket?*

The Required Minimum Distribution percentage from your retirement account increases every year after age 70. Why? Because the IRS is smart. Through this process we will show you to plan ahead so you can flatline distributions, and enter higher tax brackets only if you choose to do so. The earlier you start your map, the more tax control you will have later.

## Lasting Legacy



*Could you fund the next generations weddings or college tuition?*

Building a Lasting Legacy is how we help you create generational wealth for your loved ones. This type of estate plan is meant to turn your new money into old money for generations to come.

## Business Profit Playbook



*Is your business ready to take its financial strategy to the next level?*

Once a business becomes profitable there are safeguards that need to be put in place and savings strategies that can save thousands in taxes. Through this analysis we review your businesses financial plan, buy/sell and key employee strategies as well as evaluate how to create more effective tax deferred saving

strategies as well as evaluate how to create more effective tax deferred saving through your company.

## Cornerstone University

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# Enroll in Cornerstone University

Cornerstone University is a platform for you to develop your financial planning knowledge and keep you up to date with the investment landscape. As a student of Cornerstone University, you will periodically receive content to increase your Financial Planning IQ , as well as FREE ACCESS to our online workshops.

[Enroll Now](#)

## Contact Us

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# Get Started Today

Name

Email\*

Phone

Tell us more about your investment goals.

**Send**

It is never too early to get started on your investment plans. Tell us more about your goals, and we will get you started on a plan to achieve them.

## Cornerstone Capital

(215) 399-9304

### Hours

Monday - Friday: 9am - 5pm

Saturday - Sunday: By appointment

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