

Investment Alternatives Through Independent Thinking

Outlook:
Rhode Island
Business Profiles

Cornerstone Investment Services... Providing a Solid Foundation for Your Investment Future

Whether it's a bull or a bear market, clients of Cornerstone Investment Services don't have to worry about the daily noise of Wall Street and agonize over their investments.

Serving as an alternative to Wall Street, Cornerstone understands the uniqueness of each client and provides personal, boutique-type money management along with financial, retirement and estate planning.

John J. Riley, President and Chief Investment Strategist explains, "Cornerstone approaches the financial services we offer from a very different perspective than found at most Wall Street firms. We are not tied down by the conventional wisdom of the Street."

With state-of-the-art proprietary financial software, Cornerstone provides an Asset Allocation and Risk Review. Based on a client's current asset allocation, it analyzes an investment portfolio's potential risks and rewards in real dollars.

Cornerstone's independent thinking relies on a solid foundation of four cornerstones of investing: a focus on market cycles, value investing, utilizing a top-down approach and minimizing risk.

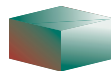
In short, understanding where the economy is in its cycle determines the proper asset allocation. Once established, Cornerstone seeks appropriate investments with the best value and potential to profit from the cycle ahead. Cornerstone's top-down point of view provides a wide array of investment choices as opposed to a pre-determined list. Finally, risk must be



(Left to right, back row) Steve Jennings, Donna Stiness, Kara Frye, Darren Lopes
(front row) James Simmons, John Riley, Richard Nadeau
(Not pictured Bradley Wilson, Christopher Fisher and Michael Mahoney)

measured and managed for enhanced investment performance.

Cornerstone's asset allocation tries to balance out risk among the various pieces of the investment pie. By recognizing how each part works with the others, the firm has been able to reduce volatility of the entire portfolio while maintaining stable returns. This is in stark contrast to the bottom-up approach of others on Wall Street that mirror the market, risk and all. (Of course, we all know that past performance does not guarantee future results.)



CORNERSTONE
Investment Services

401-453-5550
www.cornerstoneri.com

In addition to the four cornerstones of investing for success, a focused and adaptable strategy is applied. These strategies include concentrating on long-term cycles, fully flexible asset allocation, fundamentals, value, a willingness to look long term but trade short term, and a well-developed sell strategy. "We do not believe money managers should limit themselves to only a single strategy," explains Riley.

With more than 140 years of combined experience in the investment industry, Cornerstone's staff is ready to help clients with their wealth management needs. As an independently owned firm, Cornerstone has the freedom to manage money in the best interest of the client.

Remember, conventional wisdom built the Titanic. Is the conventional wisdom of Wall Street what you really want?

For your investment alternative to Wall Street, contact John Riley at 401-453-5550 or toll free 1-888-277-5968 outside Rhode Island. Questions or comments can also be e-mailed to johnr@cornerstoneri.com. Please visit www.cornerstoneri.com for more information about financial planning, money management, retirement planning and estate planning assistance. (Other services offered include pension design, Taft Hartley plans, senior advisor and college planning.)

Securities offered through
Cantella & Co., Inc., Member, NASD, SIPC.

Cornerstone Accounts are carried by
National Financial Services, LLC,
Member NYSE/SIPC.



Outlook: Rhode Island Business Profiles

While the Ocean State is primarily known for its beautiful shoreline and seaside resorts, its overall economy rests on a broad base of industry, services and commerce.



Ever since a Rhode Island cotton mill brought America into the industrial age in 1793, manufacturing has played a vital role in the state. It is still important today as workers turn out metalwork, plastics, textiles, electrical equipment and many other products.

As with most of the U.S., however, service-oriented businesses have taken the lead in Rhode Island's economy, particularly services related to tourism, finance, and wholesale and retail trade. Having come of age during the colonial period as a prosperous commercial center, the state has built upon this foundation and adapted to meet each era with hard work and bold ideas.

In the following section, you will learn about some of the current and future business leaders who are helping Rhode Island capitalize on its many assets and create an even brighter future.



Featured Companies:

Credit Union Central Falls
www.cucf.org

Cornerstone Investment Services
www.cornerstoneri.com

Yankee Supply
www.yankeesupply.com

