



Reliable Insurance Solutions

Your Medicare coverage is an important part of your health plan – but it’s just one piece of the puzzle. We offer a full range of insurance solutions to help protect your health, income, and peace of mind no matter what life brings.



Our Services



Life Insurance

Secure financial stability for your loved ones by covering final expenses & income replacement due to an untimely death.



Health Insurance

Ensure access to quality medical care & prescriptions for yourself & family.



Critical Care

Provide access to funds for necessary care after a life altering critical condition- focus on recovery, not finances.



Annuities

Safeguard your retirement savings from market risk with tax-deferred, guaranteed growth or income you can't outlive.



Long-Term Care

Protect your independence & savings while receiving ongoing care at home or in a facility.



Medicare

Navigate your options with confidence to ensure you receive the right coverage for your healthcare needs.

We work together to put the pieces of your protection plan together – one smart choice at a time.



Why Choose Us?

Cornerstone Insurance Group was created in 2007 in an effort to ensure that our clients were receiving the product information and the ethical and professional service that they expect. We strive to be an asset to our clients by offering the best products, excellent service and the personalized attention necessary to create the best fit for each circumstance.

- ✔ Expert Knowledge
- ✔ An Advocate for You
- ✔ Exceptional Customer Service
- ✔ Competitive Products & Rates

Contact Us



425-595-5028



www.cornerstoneready.com



21920 76th Ave W, Ste 204, Edmonds, WA 98026
175 Main Ave. Morton, WA 98356

Medicare Doesn't Cover it All

Your Medicare coverage is an important part of your health plan – but it's just one piece of the puzzle. We offer a full range of insurance solutions to help protect your health, income, and peace of mind no matter what life brings.



What Medicare Doesn't Cover Could Cost You.

Most people are surprised to learn Medicare doesn't pay for long-term care. A Long-Term Care (LTC) plan can help protect your savings and your loved ones.

WHAT MEDICARE COVERS		
Type of Care	Medicare Pays	You Pay
Hospital Stay	✔ Yes	Partial
Doctor Visits	✔ Yes	CoPays
Prescription Drugs	✔ Yes (Part D)	Deductibles
Long Term Care	✘ No	100% Out of Pocket

LONG-TERM CARE SOLUTIONS OFFER



Protection

Leverage an Existing Asset for Tax-Free LTC Benefits.


- ✔ Guaranteed LTC Benefits
- ✔ Simple, Easy Process
- ✔ Options to Use Qualified Assets



Stay in Control

Access Care at Home, in Assisted Living, or in a Facility.

- ✔ Cash Benefits for Care
- ✔ Receive Care in your Home
- ✔ Pay Anyone for Caretaking



Peace of Mind

If you Never need Care, Your Family Still Receives a Benefit.

- ✔ No use-it-or-lose it premiums
- ✔ Death Benefit Options
- ✔ Return of Premium Options

Let Us Find an LTC Plan to Protect You & Your Family.

 **425-595-5028**



CORNERSTONE
INSURANCE GROUP
— EDUCATE ADVISE INSURE —



Looking for Better Than CD Rates?

Your CD is Safe—But Is It Growing?

Many people choose bank CDs for safety—but they often leave earnings on the table. A Fixed Rate Annuity offers guaranteed interest, just like a CD, but adds powerful benefits:

- ✓ **Higher guaranteed rates** than many CDs.
- ✓ **Tax-deferred growth**, so your money grows faster.
- ✓ **Principal protection** – your money stays safe.



3-Year MYGA

4.80%



5-Year MYGA

5.05%



6-Year MYGA

5.15%

Don't let your Savings Fall Behind.

Let Us Find You a Rate that Helps Your Savings Stay Ahead.



425-595-5028

*Rates are quoted as of 3/15/2026, subject to change. Premium amounts and rates vary.

*Guarantees are backed by the financial strength and claims-paying ability of the Insurance Company offering each product.

*Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity.



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3-Year CD

3.70%



3-Year MYGA

4.80%

Initial deposit	<input type="text" value="\$100,000"/>
Interest rate	<input type="text" value="3.70"/> %
Compound	<input type="text" value="annually (APY)"/>
Deposit length	<input type="text" value="3"/> years <input type="text" value="0"/> months
Marginal tax rate [?]	<input type="text" value="22"/> %

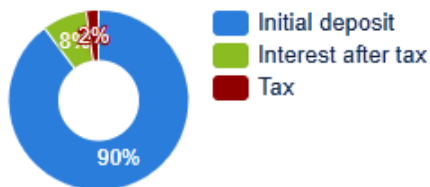
Initial deposit	<input type="text" value="\$100,000"/>
Interest rate	<input type="text" value="4.80"/> %
Compound	<input type="text" value="annually (APY)"/>
Deposit length	<input type="text" value="3"/> years <input type="text" value="0"/> months
Marginal tax rate [?]	<input type="text" value="22"/> %

Year	Deposit	Interest	Tax	Ending balance
1	\$100,000.00	\$3,686.41	\$811.01	\$102,875.40
2	\$0.00	\$3,792.41	\$834.33	\$105,833.47
3	\$0.00	\$3,901.45	\$858.32	\$108,876.61

Year	Deposit	Interest	Ending balance
1	\$100,000.00	\$4,800.00	\$104,800.00
2	\$0.00	\$5,030.40	\$109,830.40
3	\$0.00	\$5,271.86	\$115,102.26

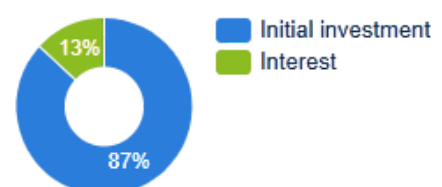
Results

End balance	\$108,876.61
Total interest	\$11,380.27
Total tax	\$2,503.66
Interest after tax	\$8,876.61



Results

Ending balance	\$115,102.26
Total principal	\$100,000.00
Total interest	\$15,102.26



 **425-595-5028**