



Form CRS

January 29, 2025

Introduction

CORNERSTONE WEALTH MANAGEMENT is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We provide discretionary investment management services to retail investors. When you sign an investment advisory agreement, you provide us with discretionary authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority. Any restrictions must be provided to us in writing and accepted by us. As part of investment management services, we will continuously monitor your investments. We do not require a minimum initial account size for portfolio management services; however we do charge a minimum quarterly fee. We also offer financial planning services, in which we provide advice and recommendations regarding your investment goals and objectives, personal balance sheet, tax & cash flow, retirement, education, insurance, death & disability, and investment planning. For clients using financial planning services only, we do not monitor your investments and you make the ultimate decision regarding the purchase or sale of investments.

Our investment advice is not restricted to a limited menu of products, and we do not offer proprietary products.

You are encouraged to ask us questions including the following to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

You should carefully review our Form ADV, Part 2A Brochure, particularly **Items 4 and 7, to understand the services we provide.**

What fees will I pay?

We charge a percentage of assets under management for investment management services. These fees are assessed on a quarterly basis, in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. In some cases, we charge fixed fees for investment management services. For those clients engaging us for financial planning services only, we charge hourly or fixed fees. Depending on the specific engagement, we charge a retainer and invoice you for the remaining fee after we complete the services. In some instances, we will not charge a retainer. When you pay us only an hourly or fixed fee for financial planning services, it will not include fees for implementing recommendations made. This means we have an incentive to recommend additional advisory services to you for which additional fees are charged.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds, and other product related fees such as redemption fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Please refer to our Form ADV, Part 2A Brochure, particularly Item 5, for more detailed information about our fees and your investment costs.

Ask us questions to help you better understand the impact of fees and costs on investments: *Help me understand how these fees and costs might affect my investments? If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have a duty to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Please refer to our Form ADV, Part 2A Brochure, particularly Items 10, 11, and 12, for more detailed information about our conflicts of interest.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals receive a salary and discretionary bonuses based on their individual performance and the success of the firm. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

Do you or your financial professionals have legal or disciplinary history?

No, please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and its financial professionals.

You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

Please refer to our Form ADV, Part 2A Brochure for more information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at 440.899.4000 or emalone@cornerstonewealthmgmt.com.

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*