



Client Relationship Summary

Cornerstone Wealth Management (CWM) is a Registered Investment Advisor (“RIA”), registered through the state of Colorado. It is important for clients to understand that as an RIA, we offer investment advice and investment management services for a fee, versus broker-dealers that are paid when they buy and sell securities. Our client base consists of retail investors, corporations, and defined contribution plans.

Free and simple tools are available to research firms and financial professionals at <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 to me?

Our firm primarily offers investment management consulting, and financial planning services. Investment management includes both model portfolios and custom portfolios for some clients. As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decisions regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision).

We do not limit the types of investments that we recommend. Our firm does not have a minimum account size and would encourage you to review our Form ADV Part 2-A Brochure for more details.

Financial planning services provided to our clients may include some or all of the following: Business Planning, Retirement Planning, Estate Planning, Risk Management, Investment Consulting, Corporate Retirement Planning, and Insurance Planning. These services are free and rendered in conjunction with investment portfolio management. We do not generally impose a minimum fee or account balance, however, we reserve the right on a case-by-case basis.

Financial planning can be provided for a fee to non-clients and may include some or all of the following: Business Planning, Retirement Planning, Estate Planning, Risk Management, Investment Consulting, Corporate Retirement Planning, and Insurance Planning.. This fee is based upon the complexity of the client’s needs, and the amount of work that is agreed upon.

Additional information about our advisory programs may be found by reviewing our Form ADV on our website www.cornerstonewmnc.com.

Questions for you to ask your advisor:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

What fees will I pay?

Our fees are billed monthly, in arrears, at the end of each month based upon the value (market value or fair market value in the absence of market value), of the client's account at the end of the billing period. Fees will be debited from the account, or invoiced, in accordance with the client authorization in the Client Services Agreement.

You may pay additional fees related to having a investment account. These fees may include transaction fees, fees charged by managers, custodial fees and other transactional or product-level 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.

Questions for you to ask your adviser:

- Help me understand how these fees and costs might affect my investments. If I give you \$ 100,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- How do you determine what fee I will be charges?

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

When we act as your investment adviser, we have to act in your best interest and are legally required to put your interest ahead of our own. 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 are some examples to help you understand what this means:

1. Since commissions in a brokerage account are charged on a trade basis, a retail investor would be charged more when there are more trades in his or her account, therefore we may have an incentive to encourage a retail investor to trade often.
2. We charge an investment advisory fee based on the assets we manage. We have an incentive to recommend adding assets to accounts that we manage which will increase the fee you pay us.
3. Commissions on investment products vary and we may have an incentive to recommend a product that pays a higher commission.
4. We may receive additional compensation from brokerage fee mark ups, transition assistance and money market fund revenue sharing from our clearing firm and custodians.

Questions for you to ask your adviser:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our primary method of compensation is through an asset based fee that is billed monthly in arrears, on assets that you entrust us to manage and custody at TD Ameritrade. We can also receive commissions that are generated through the sale of insurance and annuity products. These products can pay a commission up front, a commission up front plus an annual asset based trailer, or only an asset based trailer.

Additional information related our fee schedule can be viewed by visiting <http://www.cornerstonewminc.com/Fee-Overview.13.htm>

Questions for you to ask your adviser:

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

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

NO, the firm and all advisors have no disciplinary history to report.

Retail investors may visit www.Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals, or visit <https://brokercheck.finra.org/>

Questions for you to ask your adviser:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Retail investors can find additional information about Cornerstone Wealth Management, Inc., our advisory services, and request a copy of this relationship summary by visiting our website www.cornerstonewminc.com or by calling (970) 225-0296,