

Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about Cornerstone Financial Management’s (“Cornerstone”) advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	Blended Fee: 1.00% on \$0 - \$1,000,000 plus 0.85% on \$1,000,001 - \$2,500,000 plus 0.675% on \$2,500,001 - \$5,000,000 plus 0.50% on amounts > \$5,000,000 Minimum fee: \$5,000 annually	Monthly or Quarterly in advance	Portfolio management for individuals and/or small businesses.
Hourly Fee	\$0	N/A	N/A
Subscription Fee	\$0	N/A	N/A
Fixed Fee	\$2,500 per month or \$7,500 per quarter	Monthly or Quarterly in advance	Ongoing Comprehensive Financial Planning services.
	\$1,000 to \$25,000 annual fee	Monthly or Quarterly in advance	Investment Consulting Fee
Commissions to the Adviser	\$0	N/A	N/A
Performance-based Fee	\$0	N/A	N/A
Other	\$0	N/A	N/A
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third-Party Money Manager(s)	Subject to separate agreement with third-party money manager(s).	N/A	Subject to separate agreement with third-party money manager(s).
Robo-Adviser Fee	\$0	N/A	N/A
Talk with Cornerstone about fees and costs applicable to you			

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	Brokerage firm executing trades for you (Fidelity, Vanguard, etc.)
Commissions	No	N/A
Custodian Fees	Yes	Custodial firm holding your assets in your accounts (Fidelity, Vanguard, etc.)
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Mutual Fund or ETF company sponsoring and/or managing the fund.