

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: First level: \$0 up to \$3,000,000 - 1.00%, plus Second level: \$3,000,001 - \$5,000,000 - 0.85%, plus Third level: \$5,000,001 - \$7,500,000 - 0.75%, plus Fourth level: \$7,500,001 - \$10,000,000 - 0.68%, plus Fifth level: 10,000,001 - \$999,999,999 - 0.50%	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	up to \$2,500 per month or up to \$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
	Negotiable at CornerstoneFM discretion Range: \$5,000 to \$25,000	Monthly or Quarterly in advance	Investment Management Services
	Customized based amount of plan assets, the number of participants, and amount of education to be provided, and other factors. Range: \$3,000 to \$33,000.	Negotiable	Employee Benefit Plan
	\$0 to 10,000 per seminar, \$0 to \$300 per participant	50% in advance, 50% at event	Educational Seminars/Workshops
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.