



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 listed below may not apply to all clients. 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	1.00% on \$ 0 - \$ 500,000 0.75% on \$ 500,000 - \$1,000,000 0.50% on \$1,000,000 - \$3,000,000 0.40% on amounts > \$3,000,000	Quarterly in advance	Portfolio management for individuals and/or small businesses; and financial planning services.
Hourly Fee	\$250 per hour	Annually or as needed	Portfolio management for individuals and/or small businesses; and financial planning services.
Subscription Fee	\$0	N/A	N/A
Fixed Fee	\$5,000 - \$25,000	Quarterly in advance or annually	Portfolio management for individuals and/or small businesses; and financial planning services.
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: Breckinridge Capital Advisors	Annual fee of 0.15% of assets under management	Quarterly at the end of each quarter	Portfolio management for individuals and/or small businesses
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.

Effective January 1, 2020