



CORNERSTONE WEALTH PARTNERS

SEC-Registered Investment Advisor

U.S. Securities and Exchange Commission

Form ADV Part 2A

Firm Brochure

March 31, 2026

ITEM 1 – COVER PAGE

CORNERSTONE WEALTH PARTNERS, LLC

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FORM ADV PART 2A

FIRM BROCHURE

MARCH 31, 2026

This brochure provides information about the qualifications and business practices of Cornerstone Wealth Partners, LLC. If you have any questions about the contents of this brochure, please contact us at (517) 381-3450. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Cornerstone Wealth Partners, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Cornerstone Wealth Partners, LLC is available on the SEC's website www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Cornerstone Wealth Partners, LLC CRD number is 146602.

ITEM 2 – MATERIAL CHANGES

The last annual update to this disclosure brochure was in March 2025. We have the following material changes to report since our Firm's annual update in March 2025:

- Item 4 has been updated to include investment advisory and management services to workplace retirement plans, as well as include IRA/DOL Rollover information.
 - Item 10 has been updated to reflect that Evan Vanderwey no longer is a Loan Officer with Churchill Mortgage.
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ITEM 4 – ADVISORY BUSINESS

OWNERSHIP/ADVISORY HISTORY

Cornerstone Wealth Partners, LLC ("Cornerstone Wealth Partners") is a Michigan Limited Liability Company and an SEC registered Investment Adviser. Evan Vanderwey and Steve Vanderwey founded Cornerstone Wealth Partners in 2008. In March 2020, Steven Vanderwey sold his ownership interest to Evan Vanderwey who is now our sole owner and Managing Member.

At Cornerstone Wealth Partners, our objective is to help you invest your assets with a goal of meeting your investment objectives and financial needs.

ADVISORY SERVICES OFFERED

FINANCIAL CONSULTATIONS

We provide financial consultations on matters involving securities as well as non-securities topics, such as debt reduction and real estate. First, we will meet with you to discuss your current financial situation. We analyze your investment portfolio, classifying your portfolio into its current asset class allocation, and calculate an historic rate of return.

The goal of this analysis is for you to gain an understanding of how diversified your current portfolio is, how efficient your portfolio is in terms of the amount of return you can expect for your given risk level, and the amount of overlap you may have in your current portfolio.

In addition, we can provide specialized investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern or specific topic. You may engage us to help you identify your investment philosophy, understand your investment strategy, and provide discipline throughout your investment experience. If you would like ongoing financial consultations, we coach you in your investment decision-making processes to help you stay on track for achieving the results you want.

In our discussions with you, we will make recommendations for implementing the investment advice we give you. You are under no obligation to act on our recommendations. Moreover, if you elect to act on any of our recommendations, there is no obligation to effect a transaction through any company recommended by us. Our recommendations are based on your financial situation at the time our analysis is presented and based on financial information disclosed by you to us. Certain assumptions are made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. We do not offer any guarantees or promises that your financial goals and objectives will be met.

Please note: When we provide financial planning services and you implement the financial plan through one of our representatives, the representative may receive compensation in the form of a commission or fee. This creates a conflict of interest between the representative and you. Therefore, when providing financial planning services, we would like you to note: (a) a conflict of interest exists between the representatives' interests and your interests, (b) you are under no obligation to act upon the recommendation, and (c) if you elect to act on any of the recommendations, you are under no obligation to effect the transaction through the representative. If the financial plan recommends insurance products and you implement the recommendation of such products through our representative, the representative may receive compensation in the form of a commission or fee. Please see Item 10.D – Other Industry Affiliations for details regarding conflicts of interests associated with the sale of insurance products.

INVESTMENT MANAGEMENT

Depending upon the results of our review or analysis and your individual situation, we will recommend the investment of your capital into one of our globally diversified investment models. All recommendations depend on your circumstances, goals and objectives, strategy desired, account size, risk tolerance, and other factors. You are not obligated to take advantage of any of our recommendations.

Cornerstone Wealth Partners operates under two arrangements to manage investments:

ASSET MANAGEMENT

Cornerstone Wealth Partners offers discretionary asset management services to advisory clients. Under this arrangement you will enter into a written Investment Advisory Agreement with Cornerstone Wealth Partners wherein you authorize Cornerstone Wealth Partners to supervise and direct your investment accounts on a discretionary basis in accordance with the investment objectives for each account.

CO-ADVISOR

Cornerstone Wealth Partners also acts as a Co-Advisor with Matson Money Inc. to manage client accounts. Under this arrangement you will enter into a written Investment Advisory Agreement with Matson Money and Cornerstone Wealth Partners wherein you authorize Matson Money to supervise and direct your investment accounts on a discretionary basis in accordance with the investment objectives for each account.

Our responsibilities include:

- Providing you with Matson Money's Form ADV Part 2,
- Ensuring that information about your specific goals, financial situation and risk preference remain current,
- Assisting you in determining appropriate allocation models,
- Reviewing account activity periodically,
- Contacting or meeting with you annually, and
- Responding to your inquiries.

IRA ROLLOVER

As part of our advisory services, Cornerstone may provide recommendations and advice concerning your employer retirement plan or other qualified retirement accounts. A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options):

- (i) leave the money in the former employer's plan, if permitted,
- (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted,
- (iii) roll over to an Individual Retirement Account ("IRA"), or

(iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

Each of these has advantages and disadvantages and before making any changes Cornerstone encourages clients to speak with their CPA and/or tax attorney.

When Cornerstone provides rollover advice to a client or prospect regarding a retirement plan account or individual retirement account, the Firm is acting as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. If Cornerstone recommends that a client roll over their retirement plan assets or transfer an IRA into an account to be managed by Cornerstone, the Firm will earn an advisory fee on the rolled over assets, that recommendation creates a conflict of interest. Accordingly, Cornerstone operates under a special rule that requires the Firm to act in the client or prospect's best interest and not put its own interest ahead of the client's or prospects.

No client is under any obligation to roll over retirement plan assets or transfer IRA assets to an account managed by Cornerstone. Cornerstone's Chief Compliance Officer is available to address any questions that a client or prospective client may have regarding the conflict of interest presented by such rollover recommendation.

COLLEGE SAVINGS

If you have a need for a college savings plan, we will discuss a range of options available to you, including ESA accounts, 529 Plans, and Non-Qualified or UTMA accounts.

If you elect to utilize a 529 Plan, we will typically recommend a Section 529 College Savings Plan offered by The Hartford Group because their plan uses DFA Funds which are similar to what we use in our globally diversified models. If you choose a Section 529 College Savings Plan such as this, we will provide you with a prospectus that discusses services, fees, types of investments, among other things. We will also make sure that you have received or have access to, via the Internet, the underlying funds' prospectuses. If you have any questions, we will be happy to answer them. If you choose to proceed with investing in a Section 529 College Savings Plan, we will explain and assist you with the paperwork required to open an account. We will act as a liaison between you and the issuer. Ongoing, we will review your account activity on a regular basis and not less than annually, meet with you to re-assess your financial situation and to help you determine if your investment is appropriately allocated into the correct models. You will sign a limited power of attorney to give Cornerstone Wealth Partners the authority to act on your behalf when re-allocating investment options. However, we do not exercise discretion over these investments other than to facilitate your instructions. Please be advised The Hartford Group does not offer the Section 529 College Savings Plan in the State of Texas.

INVESTOR EDUCATION SERVICES

We provide articles, newsletters, and video content (at no cost) on occasion. Content is educational, timely, and helps readers to understand their investment needs.

From time to time, Cornerstone Wealth Partners may hold events designed to provide prospective clients and clients with information about investing. There is no charge or obligation to those attending these events.

COACHING EVENTS

We host coaching events for individuals to uncover important distinctions around money and investing. We will discuss current events, the state of markets, and how to apply academic principles of investing. There is no charge to attend these events. These events are separate from the services offered and are open to the public (clients and non-clients) to attend.

WORKPLACE PLANS

In addition to our individual client services, we provide investment advisory and management services for workplace retirement plans, including 401(k) plans, 403(b) plans, SIMPLE IRAs, and similar employer-sponsored retirement accounts. Our services in this area include assisting plan sponsors with investment selection, ongoing monitoring, and participant education, tailored to meet the specific needs of the plan and its participants, while adhering to applicable fiduciary standards and regulatory requirements.

ADDITIONAL SERVICES

Generally, our advice about securities investments is limited to mutual funds, ETFs, and Section 529 College Savings Plans.

WRAP PROGRAM

We do not sponsor a wrap program.

CLIENT ASSETS MANAGED

As of December 31, 2025, we manage \$145,905,522 on behalf of 429 client households and businesses. We also advise on and monitor client assets held with Third-Party Investment Advisers.

ITEM 5 – FEES AND COMPENSATION

FINANCIAL CONSULTATIONS

Our fees for an initial consultation, discussion of your financial needs and goals, and preparation of a market investment analysis of your portfolio range from \$100 to \$10,000, depending on the complexity of your individual situation. We will collect the agreed upon fee upfront upon engagement of the plan.

For ongoing financial consulting where our services include ensuring that information about your specific goals, financial situation and risk preference remain current, assisting you in determining appropriate allocation models, reviewing account activity periodically, meeting with you at least annually, and responding to your inquiries, you will pay an annual flat fee ranging from \$100 to \$10,000 depending on the level and scope of the services required.

The agreement you and Cornerstone Wealth Partners, LLC sign will detail the scope of the services to be provided and the fee for such services. Fees are charged and collected in advance of services, payable by check or credit card. You will have five (5) business days to terminate the agreement without charge. Should you wish to terminate the agreement after the five-day period, our services will cease. You may terminate at any time without advance notice to Cornerstone Wealth Partners, LLC. Prepaid Financial and Investment Consulting fees are not prorated for refund.

INVESTMENT MANAGEMENT

ASSET MANAGEMENT

Your investments bear all fund-related fees and expenses, including brokerage fees and operating expenses. No sales loads are paid to Cornerstone Wealth Partners or any other parties with respect to fund investments. You do not pay any additional fees beyond the mutual fund and ETF expense ratios inside the models for the investments themselves.

Annual fees paid to Cornerstone Wealth Partners are:

Assets Under Management	Annual Fee
\$0 – \$249,999	1.25%
\$250,000 – \$999,999	1.00%

\$1,000,000 – \$4,999,999	0.75%
\$5,000,000 and above	0.50%

Fees are negotiable. Accounts within the same household may be combined for a reduced fee.

Please note, total fees charged will not exceed 2% of assets under management per year. Lower fees for comparable services may be available from other sources.

Annual fees paid to Cornerstone Wealth Partners are collected quarterly, in advance, at one-fourth the annual rate. The fees are based on the market value of your account on the last business day of the preceding calendar quarter. You will find the market value of your account on the statement you receive from the custodian carrying your account. The initial fee is due at the time your account is funded and is pro-rated for the number of days remaining in the quarter. The custodian of your assets will deduct the fees from your account and send those fees to Cornerstone Wealth Partners.

You have the right to terminate your agreement with Cornerstone Wealth Partners without penalty within five (5) business days. Otherwise, your agreement may be terminated by any of the parties by giving 30 days prior written notice to the other. Prepaid fees will be refunded on a pro-rata basis.

CO-ADVISOR

When you participate in a Matson Money program your investments bear all fund-related fees and expenses, including brokerage fees and operating expenses as well as the expenses derived from the underlying mutual funds in which the Matson Funds invest. As adviser to its funds, Matson Money charges fees of .49% on each fund's average daily net assets as described in the prospectus. As a fund of funds, Matson Funds invest in shares of other registered investment companies. Advisers to the underlying funds are paid an advisory fee by each underlying fund they manage. As a result, you bear their asset-based share of the fees and expenses of each underlying fund as well as of the Matson Fund series in which your assets are invested. No sales loads are paid to Matson Money, Cornerstone Wealth Partners, or any other parties with respect to fund investments. You do not pay Matson Money any separate advisory fee above or beyond the fees embedded in the Matson Funds to participate in a Matson Money program.

Annual fees paid to Cornerstone Wealth Partners are:

Assets Under Management	Annual Fee
First \$500,000	0.99%
Next \$500,000	0.99%
Next \$3,000,000	0.75%
Over \$4,000,000	0.50%

Fees are negotiable. Accounts within the same household may be combined for a reduced fee.

Please note, total fees charged by both parties will not exceed 3% of assets under management per year. Lower fees for comparable services may be available from other sources.

Annual fees paid to Cornerstone Wealth Partners are collected by Matson Money quarterly in advance, at one-fourth the annual rate. The fees are based on the market value of your account on the last business day of the preceding calendar quarter. You will find the market value of your account on the statement you receive from the custodian carrying your account and on statements provided by Matson Money. The initial fee is due at the time

your account is funded and is pro-rated for the number of days remaining in the quarter. The custodian of your assets will deduct the fees from your account and send those fees to Matson Money, who in turn pays Cornerstone Wealth Partners.

Clients who invest in Matson Funds through different co-advisers may pay lower or higher fees to their co-adviser than other investors in the same funds.

Cornerstone Wealth Partners will not, and has no authority to, withdraw fees from your account. Matson Money receives no part of the fees paid to Cornerstone Wealth Partners.

You have the right to terminate your agreement with Cornerstone Wealth Partners and Matson Money without penalty within five (5) business days. Otherwise, your agreement may be terminated by any of the parties by giving 30 days prior written notice to the other. Prepaid fees will be refunded on a pro-rata basis.

MONITORING COLLEGE SAVINGS PLANS

If you have engaged Cornerstone Wealth Partners to monitor your Section 529 College Savings Plan there is no fee charged by Cornerstone Wealth Partners on those assets.

COACHING EVENTS

As discussed in Item 4, we host coaching events for individuals to uncover important distinctions around money and investing. There is no charge to participants to attend these events. These events are separate from the services offered and are open to the public (clients and non-clients) to attend.

GENERAL INFORMATION

The fees charged are calculated as described above and are not charged based on a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of an advisory client.

All advisory fees are separate from charges assessed by third parties, such as broker/dealers, custodians, mutual fund companies, etc. Each rebalancing or reallocation of your portfolio may involve transaction charges imposed by the custodian. Brokerage and other transaction costs charged by broker/dealers executing the transactions and custodians maintaining your assets are in addition to the management fees and are non-negotiable. Mutual funds, ETFs, variable annuities or other platforms charge may assess other fees and expenses, such as 12B-1 fees and/or commissions in connection with the placement of your funds into certain investments. Cornerstone Wealth Partners does not receive any of these commissions, charges, and/or fees.

Depending on individual arrangements made, fees paid by one client may be higher or lower than fees paid by another client under similar circumstances. Advice provided by Cornerstone Wealth Partners may differ from one client to another.

OTHER SECURITIES COMPENSATION

We do not receive any additional securities compensation.

As established in Item 10 – Other Industry Affiliations, earning commissions for the sale of insurance products creates a conflict of interest. Please see Item 10 for additional details and conflicts of interest associated with the sale of insurance products.

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT

We do not accept performance-based fees, that is, fees based on a share of capital gains or appreciation of the assets of a client. We do not participate in side-by-side management. Side-by-side management refers to the practice of charging performance-based fees for account management while at the same time managing accounts that are not charged performance-based fees.

ITEM 7 – TYPES OF CLIENTS

We provide our advisory services to individual investors, 401Ks, trusts, estates, charitable organizations, and businesses. There is no minimum net worth or minimum portfolio requirement for our financial planning services. The issuers of Section 529 College Savings Plans may have investment minimums and other limits. For example, The Hartford Group's investment minimums and limits are \$250 per investment option, \$25 minimum for subsequent investments, and \$265,520 maximum contribution limit for each designated beneficiary.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

Cornerstone Wealth Partners utilizes an academic, evidence-based investing approach to create investment models. These models are reviewed typically on a quarterly basis and rebalanced as needed. Neither Cornerstone Wealth Partners or Matson Money makes asset allocation decisions based on the conditions of the economy or the market, but rather on historic economic research of various asset classes, how they have performed over time, and the correlation of their performance.

Matson Money investment strategies are dictated by Matson Money within their asset allocation models and underlying mutual funds. Matson Money may use fixed or variable rate annuities in its portfolios as well as life insurance contracts. Asset allocation with quarterly rebalancing is typical but may be more or less frequent depending upon the particular portfolio manager's strategies.

INVESTMENT RISKS

Investing in securities involves risk of loss that you should be prepared to bear. Investment values will fluctuate, are subject to market volatility, and may be worth more or less than original cost. Typically, Cornerstone Wealth Partners and Matson Money will request clients to sell securities in order to make funds available to purchase a Cornerstone Wealth Partners model portfolio or Matson Money's mutual funds. In those situations where there would be adverse tax consequences to a client, Cornerstone Wealth Partners may recommend the client hold the security or sell it over time in a tax efficient manner.

RECOMMENDED SECURITIES

We may use several types of securities in client portfolios including, but not limited to: stocks; bonds, corporate, federal, state, municipal, and agency debt; money market funds; mutual funds (open and closed-end investment companies); exchange traded funds; and unit investment trusts. Some of the risk associated with these securities include:

- **Credit risk:** This is the risk that an issuer of a bond could suffer an adverse change in financial condition that results in a payment default, security downgrade, or inability to meet a financial obligation.
- **Inflation Risk:** This is the risk that inflation will undermine the performance of an investment and/or the future purchasing power of a client's assets.
- **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates.
- **International investing risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.

- **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
- **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.

ITEM 9 – DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the firm or supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

We have no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the firm or supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

On January 31, 2024, Cornerstone Wealth Partners, LLC and Evan Vanderwey, 100% owner of Cornerstone Wealth Partners, LLC, paid all fines/penalties and signed a consent order with the California Department of Financial Protection and Innovation.

The consent order concluded that Cornerstone Wealth Partners, LLC and Evan Vanderwey violated Section 25230 of the Corporations Code by engaging in investment advisory business without being licensed or exempt under the CSL between 2020 and 2023. Based on the consent order Cornerstone Wealth Partners and Evan Vanderwey must desist and refrain from further violations of section 25230 of the Corporations Code by engaging in the investment advisory business without being licensed or exempt. Cornerstone Wealth Partners and Evan

Vanderwey consented to paying the past due licensing fee of \$375 and \$15,000 in penalties.

Details of the consent order can be found here: <https://dfpi.ca.gov/enf-c/cornerstone-wealth-partners-llc/>.

C. A self-regulatory organization (SRO) proceeding in which the firm or supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

We have no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

We have no information applicable to this item.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

BROKER DEALER AFFILIATION

We are not affiliated with a broker-dealer.

FUTURES/COMMODITIES FIRM AFFILIATION

We are not affiliated with a futures or commodities broker.

OTHER INDUSTRY AFFILIATIONS

We are required to disclose material relationships that we may have with related financial industry participants. Cornerstone Wealth Partners, LLC is not affiliated with any other financial institution.

Two employees of Cornerstone, in their individual capacities, are also licensed insurance agents, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Cornerstone does not sell such insurance products to its clients, Cornerstone does permit its employees to sell insurance products to their clients. This creates a conflict of interest because Cornerstone's adviser recommends the purchase of insurance products where Cornerstone's employees receive insurance commissions and/or other additional compensation.

RECOMMENDATION OF THIRD PARTY INVESTMENT ADVISER

Cornerstone Wealth Partners may occasionally recommend Matson Money. Other portfolio managers may use similar strategies as Matson Money, may cost more or less than Matson Money, may minimize overall portfolio turnover, or may employ similar investment philosophies. We are required to put your interests before our own. Since, as an investment adviser, we put your interests before our own, we have implemented these procedures to make sure that you benefit from using the recommended portfolio managers: (1) We gather detailed information from you to determine if you will benefit more from using a recommended manager. (2) We review the manager's performance and handling of your portfolios on an ongoing basis. (3) We review other portfolio managers' programs to become familiar with alternatives that may be appropriate for you. We will also ensure that Matson Money is properly registered or exempt from registration in your state of residence prior to making any recommendations.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTION AND PERSONAL TRADING

DESCRIPTION

Cornerstone Wealth Partners has adopted a formal Code of Ethics. This Code of Ethics includes requirements to make sure that we meet our fiduciary responsibilities:

1. We will put your interests before our own interests.
2. You have the right to specify your investment objectives, guidelines, and/or conditions on the overall management of your account.
3. We will not make investment decisions for our personal portfolios if the decision is based on information that is not also available to the investing public.
4. We will not participate in private placements or initial public offerings (IPO's) that may affect your investments without disclosure to you.
5. We always make every effort to comply with all applicable federal and state regulations governing registered investment advisers.

The full text of our Code of Ethics is available to you upon request.

MATERIAL INTEREST IN SECURITIES

We nor our related persons have a material interest in any securities.

INVESTING IN OR RECOMMENDING THE SAME SECURITIES

We may invest in or recommend the same securities as our clients. This practice would create a conflict of interest if the transactions were structured to trade on the market impact caused by recommendations made to our clients. Our clients' transactions and our own transactions usually trade in sufficiently broad markets where these transactions will not have an appreciable impact on the securities' market value. Joshua VanDyke reviews our personal transactions quarterly to make sure that our personal transactions are consistent with advice given to clients.

ITEM 12 – BROKERAGE PRACTICES

RECOMMENDATION CRITERIA

Cornerstone Wealth Partners will require the use of a particular custodial broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by Cornerstone Wealth Partners, and involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the custodial broker-dealer, the value of an ongoing relationship and the financial strength and stability of the custodial broker-dealer. Cornerstone Wealth Partners will select appropriate custodial broker-dealer based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Cornerstone Wealth Partners relies on its custodial broker-dealer to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for all custodial fees in addition to the advisory fee charged by Cornerstone Wealth Partners. Cornerstone Wealth Partners does not receive any portion of the trading fees. Typically, Cornerstone Wealth Partners will require the use of Altruist Financial.

RESEARCH AND SOFT DOLLARS

"Soft dollars" are defined as a form of payment investment firms can use to pay for goods and services such as news subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services.

BROKERAGE FOR CLIENT REFERRALS

We do not receive client referrals or any other incentive from any broker-dealer or custodian.

DIRECTED BROKERAGE

Some clients may direct us to a specific broker-dealer to execute securities transactions for their accounts. When so directed, we may not be able to effectively negotiate lower brokerage commissions or achieve best execution on those clients' transactions. This can result in substantially higher fees, charges or dealer concessions in one or more transactions for the clients' accounts because we cannot negotiate favorable prices.

TRADE AGGREGATION

We do not aggregate trades for client accounts.

ITEM 13 – REVIEW OF ACCOUNTS**PERIODIC REVIEWS**

Our Investment Adviser Representatives continuously monitor their client accounts and conduct annual reviews or as often as requested by the client to provide any updates as necessary. Third party portfolio managers, such as Matson Money, also monitor accounts daily for trading and rebalancing purposes.

OTHER REVIEWS

Additional reviews are conducted periodically depending on market conditions, economic or political events, or by changes in a client's financial situation (such as retirement, termination of employment, physical move or inheritance).

REPORTS

The mutual fund managers and/or the brokerage firm handling your account will send you account statements at least quarterly. These account statements show money balances, investment values, and transactions. Account activity, positions, and account balances are available for view 24 hours a day on Altruist's and Matson Money's websites.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

Cornerstone Wealth Partners is paid advisory fees on clients participating in one of the programs offered by Matson Money. These are more fully described above under "Fees and Compensation". Matson Money also provides marketing assistance to Cornerstone Wealth Partners. While Matson Money generally charges for marketing assistance, some marketing assistance may be provided without charge. Matson Money may provide its investment advisory services to persons working for Cornerstone Wealth Partners at low or no cost and at reduced costs to their family members. While this factor does not change the amount of fees paid by you, these benefits could represent incentives for us to recommend Matson Money over other third party managers. See "Other Financial Industry Activities and Affiliations" above for a description of our procedures addressing potential conflicts when recommending Matson Money.

Dinner Events – Clients may bring guests to a periodic customer appreciation or investor coaching dinner event. If the guest becomes our client, it could be construed that the client bringing the guest was compensated by a meal.

ITEM 15 – CUSTODY

All client funds, securities, and accounts are held with Third-Party Custodians. Cornerstone is deemed to have custody over a client's assets when it is authorized to directly debit a client's account for payment of the Firm's management fee. We do not accept securities or forward securities to your custodian. The only checks payable to Cornerstone Wealth Partners that we accept are those payable for an individual financial planning agreement.

At least quarterly, you will receive account statements and other reports from your custodian. Clients are encouraged to carefully review their custodial statements. To the extent that Cornerstone would provide any periodic statement or report, the client is urged to compare any statement or report provided by Cornerstone with the account statement received from the custodian.

ITEM 16 – INVESTMENT DISCRETION

Cornerstone Wealth Partners requires discretionary authority to manage securities accounts on behalf of clients. Cornerstone Wealth Partners has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

When you participate in a Matson Money program, Matson Money exercises discretionary authority to manage investments on your behalf. Typically, you grant Matson Money a limited power of attorney for investment purposes. These powers do not provide Matson Money with a general power of attorney to access your custodial accounts. In addition, Matson Money Investment Management Agreements do not provide Cornerstone Wealth Partners with any authority to access, or to make or direct transactions in, your accounts. Matson Money may, at its sole discretion, terminate its management if you provide us with more expansive authority, such as trustee powers, over the Matson Money-managed account(s).

ITEM 17 – VOTING CLIENT SECURITIES

Cornerstone Wealth Partners does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

Cornerstone Wealth Partners will not provide recommendations.

ITEM 18 – FINANCIAL INFORMATION**BALANCE SHEET**

We do not require or solicit prepayment of more than \$1200 in fees per client, six months or more in advance. Therefore, we are not required to provide a balance sheet.

FINANCIAL CONDITION

We are required in this Item to provide you with certain financial information or disclosures about our financial condition if we have a financial commitment that impairs our ability to service you. We do not have a financial commitment that impairs our ability to service our clients.

BANKRUPTCY

We have not been the subject of a bankruptcy proceeding.



CORNERSTONE WEALTH PARTNERS

SEC-Registered Investment Advisor

U.S. Securities and Exchange Commission

Form ADV Part 2B

Supplemental Brochures

April 25, 2025

EVAN VANDERWEY
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 381-3450

BRANCH OFFICE
2525 JOLLY RD, SUITE 200
OKEMOS, MI 48864

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B
APRIL 25, 2025

This Brochure Supplement provides information about Evan Vanderwey that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Evan Vanderwey at (517) 381-3450 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Evan Vanderwey is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Vanderwey is 5502074.

Item 2 – Educational Background and Business Experience

EVAN VANDERWEY

Born: 1972

Education:

Calvin College – Bachelor of Science in Accounting

Business Background:

Cornerstone Wealth Partners, LLC – 2008 to Present

- President
- Chief Executive Officer
- Investment Advisor Representative

Churchill Mortgage – 2013 to December 2025

- Loan Officer
- Branch Manager
- Sales Manager

Cornerstone Home Loans – 1999 to 2013

- Loan Officer

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Vanderwey has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Vanderwey has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Vanderwey has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Vanderwey has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Vanderwey owns Taste Coffee Company in Okemos, MI. Mr. Vanderwey spends a minimal portion of his time on this activity.

Item 5 – Additional Compensation

Mr. Vanderwey does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, as President, has no supervision placed over him. He is however bound by the firm's Code of Ethics and Policies and Procedures. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors**Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Vanderwey has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Vanderwey has not been the subject of a bankruptcy petition.

JOSHUA VANDYKE
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 381-3450

BRANCH OFFICE
2525 JOLLY RD, SUITE 200
OKEMOS, MI 48864

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B
APRIL 25, 2025

This Brochure Supplement provides information about Joshua VanDyke that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Josh VanDyke at (517) 381-3450 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Joshua VanDyke is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. VanDyke is 7092244.

Item 2 – Educational Background and Business Experience

JOSHUA VANDYKE

Born: 1988

Education:

Covenant College – Bachelor of Arts in Liberal Arts (Biblical & Theological Studies) – 2011

Business Background:

Cornerstone Wealth Partners, LLC – September 2018 to Present

- Investment Advisor Representative
- Chief Compliance Officer

Churchill Mortgage – September 2012 to December 2020

- Loan Officer and Communications Manager

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. VanDyke has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. VanDyke has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. VanDyke has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. VanDyke has no information applicable to this item.

Item 4 – Other Business Activities

Mr. VanDyke has no other business activities to report.

Item 5 – Additional Compensation

Mr. VanDyke does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that Joshua VanDyke provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews Joshua VanDyke's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors**Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. VanDyke has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. VanDyke has not been the subject of a bankruptcy petition.

JOSHUA RICHLINE
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 381-3450

BRANCH OFFICE
1600 EAST BELTLINE AVE. NE, SUITE 217
GRAND RAPIDS, MI 49525

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B
APRIL 25, 2025

This Brochure Supplement provides information about Joshua Richline that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Richline at (616) 315-0123 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Joshua Richline is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Richline is 8022913.

Item 2 – Educational Background and Business Experience

JOSHUA RICHLINE

Born: 2000

Education:

Cornerstone University – Bachelor of Arts in Finance – 2022

Business Background:

Cornerstone Wealth Partners, LLC

- Account Manager – March 2024 to Present
- Investment Advisor Representative – February 2025 to Present

Churchill Mortgage – May 2020 to March 2024

- Communications Coordinator

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Richline has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Richline has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Richline has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Richline has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Richline coaches boys high school volleyball at Northpointe Christian. He devotes approximately 5% of his time to this non-investment related activity.

Item 5 – Additional Compensation

Mr. Richline does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that Joshua Richline provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews Joshua Richline's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors**Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Richline has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Richline has not been the subject of a bankruptcy petition.

STEVE VANDERWEY
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 381-3450

BRANCH OFFICE
1600 EAST BELTLINE, NE, STE 217
GRAND RAPIDS, MI 49525

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B

APRIL 25, 2025

This Brochure Supplement provides information about Steve Vanderwey that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Steve Vanderwey at (616) 458-6480 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Steve Vanderwey is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Vanderwey is 5502082.

Item 2 – Educational Background and Business Experience

STEVE VANDERWEY

Born: 1967

Education:

Calvin College – Bachelor of Arts in Business and Finance

Business Background:

Cornerstone Wealth Partners, LLC – 2008 to Present

- Investment Advisor Representative
- Vice President (2008 to 2020)

Churchill Mortgage – 2012 to December 2025

- Loan Officer
- Branch Manager

Cornerstone Home Loans – 1999 to 2013

- Loan Officer

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include

the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Vanderwey has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Vanderwey has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Vanderwey has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Vanderwey has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Vanderwey has no other business activities to report.

Item 5 – Additional Compensation

Mr. Vanderwey does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that Steve Vanderwey provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews Steve Vanderwey's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors

Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Vanderwey has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Vanderwey has not been the subject of a bankruptcy petition.

TIMOTHY WHELAN
CORNERSTONE WEALTH PARTNERS, LLC

2525 JOLLY ROAD, STE 200

OKEMOS, MI 48864

(517) 381-3450

BRANCH OFFICE

2525 JOLLY RD, SUITE 200

OKEMOS, MI 48864

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B

APRIL 25, 2025

This Brochure Supplement provides information about Timothy Whelan that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Timothy Whelan at (517) 381-3450 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Timothy Whelan is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Whelan is 7364966.

Item 2 – Educational Background and Business Experience

TIMOTHY WHELAN

Born: 1990

Education:

Michigan State University – Bachelor of Arts – 2013

Business Background:

Cornerstone Wealth Partners, LLC – December 2023 to Present

– Investment Advisor Representative

Independent Insurance Agent – October 2020 to Present

– Insurance Agent

Medwise Marketing – July 2023 to December 2023

– Sales Leader

The O.N. Equity Sales Company – May 2021 to December 2023

– Registered Representative/Agent

Churchill Mortgage – March 2016 to October 2020

– Home Loan Specialist

Dansville Schools – March 2013 to June 2016

– Teacher

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Whelan has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Whelan has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Whelan has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding

(and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Whelan has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Whelan is an insurance agent licensed in whole and term life insurance. He spends about 10 hours per month on this activity.

Mr. Whelan also owns Stafford Pathways, LLC, a non-investment related business where he consults and offers business evaluations. He also owns and operates a sports league within this entity.

Item 5 – Additional Compensation

Mr. Whelan does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that Timothy Whelan provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews Timothy Whelan's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors

Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Whelan has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Whelan has not been the subject of a bankruptcy petition.

JOSHUA THOMSON
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 381-3450

BRANCH OFFICE
4000 HAYES SQ
PEACHTREE CITY, GA 30269

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B

APRIL 25, 2025

This Brochure Supplement provides information about Joshua Thomson that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Thomson at (517) 381-3450 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Joshua Thomson is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Thomson is 7288692.

Item 2 – Educational Background and Business Experience

JOSHUA THOMSON

Born: 1986

Education:

Mt. San Antonio College – Associate of Science in Aviation Science – 2008

Business Background:

Cornerstone Wealth Partners, LLC – October 2020 to Present

– Investment Advisor Representative

Federal Aviation Administration – November 2010 to June 2022

– Air Traffic Controller

Churchill Mortgage – October 2021 to December 2023

– Loan Officer/Branch Manager

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Thomson has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Thomson has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Thomson has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Thomson has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Thomson owns and oversees the operations of The Cottages at Laurel Brooke. He devotes 20% of his time to this non-investment related activity.

Item 5 – Additional Compensation

Mr. Thomson does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that Joshua Thomson provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews Joshua Thomson's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors**Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Thomson has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Thomson has not been the subject of a bankruptcy petition.

WILLIAM WIARDA
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 381-3450

BRANCH OFFICE
1600 EAST BELTLINE AVE. NE, SUITE 217
GRAND RAPIDS, MI 49525

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B
APRIL 25, 2025

This Brochure Supplement provides information about William Wiarda that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Wiarda at (517) 381-3450 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about William Wiarda is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Wiarda is 7268659.

Item 2 – Educational Background and Business Experience

WILLIAM WIARDA

Born: 1975

Education:

Grand Valley State University – Bachelor of Arts in English – 2001

Business Background:

Cornerstone Wealth Partners, LLC

- Account Manager – November 2015 to Present
- Investment Advisor Representative – June 2020 to Present

Churchill Mortgage – August 2016 to April 2020

- Communications Coordinator

Harvest Orthodox Presbyterian Church – October 2014 to November 2015

- Communications Coordinator

Madison Square Church – October 2002 to October 2016

- Communications Director

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Wiarda has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Wiarda has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Wiarda has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Wiarda has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Wiarda has no other business activities to report.

Item 5 – Additional Compensation

Mr. Wiarda does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that William Wiarda provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews William Wiarda's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors**Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Wiarda has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Wiarda has not been the subject of a bankruptcy petition.

NATHAN STUMP
CORNERSTONE WEALTH PARTNERS, LLC
2525 JOLLY ROAD, STE 200
OKEMOS, MI 48864
(517) 209-0371

BRANCH OFFICE
2525 JOLLY RD, SUITE 200
OKEMOS, MI 48864

FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B
APRIL 25, 2025

This Brochure Supplement provides information about Nathan Stump that supplements the Cornerstone Wealth Partners, LLC's brochure. You should have received a copy of that brochure. Please contact Nathan Stump at (517) 209-0371 if you did not receive Cornerstone Wealth Partners, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Nathan Stump is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Stump is 8211553.

Item 2 – Educational Background and Business Experience

NATHAN STUMP

Born: 1991

Education:

Liberty University – Master of Arts in Counseling – 2018

Regent University – Bachelor of Arts in Filmmaking – 2015

Business Background:

Cornerstone Wealth Partners, LLC – March 2026 to Present

– Investment Advisor Representative

Edward Jones – February 2026 to March 2026

– Financial Advisor

Click Nonprofit – January 2021 to January 2026

– Associate

The River Crew – May 2022 to September 2022

– River Guide

Alaska Christian College – August 2021 to May 2022

– Alumni Services Coordinator

Jimmie Jack Fishing – May 2021 to September 2021

– Office

Alaska Christian College – June 2017 to May 2021

– Director of Student Services

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person

1. was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. was found to have been involved in a violation of an investment-related statute or regulation; or
4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Mr. Stump has no information applicable to this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - i. denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - ii. barring or suspending the supervised person's association with an investment-related business;
 - iii. otherwise significantly limiting the supervised person's investment-related activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the supervised person.

Mr. Stump has no information applicable to this item.

C. A self-regulatory organization (SRO) proceeding in which the supervised person

1. was found to have caused an investment-related business to lose its authorization to do business; or
2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

Mr. Stump has no information applicable to this item.

D. Any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct. If the supervised person resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Stump has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Stump has no other business activities to report.

Item 5 – Additional Compensation

Mr. Stump does not receive any additional compensation.

Item 6 – Supervision

Evan Vanderwey, our President and Chief Executive Officer, is responsible for monitoring the advice that Nathan Stump provides to clients. To carry out his responsibility, periodically, Evan Vanderwey reviews Nathan Stump's client account information, correspondence, client activity, and promotional material to ensure that recommendations to clients are fair and appropriate given the clients' investment needs. Evan Vanderwey can be reached at (517) 381-3450.

Item 7 – Requirements for State-Registered Advisors

Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Stump has not been the subject of any arbitration, civil, self-regulatory organization or administrative finding.

Bankruptcy History

Mr. Stump has not been the subject of a bankruptcy petition.



CORNERSTONE WEALTH PARTNERS

SEC-Registered Investment Advisor

U.S. Securities and Exchange Commission

Form ADV Part 3

Form CRS · Client Relationship Summary

March 2026

Form ADV, Part 3 – Form CRS

March 2026

Cornerstone Wealth Partners, LLC

Cornerstone Wealth Partners, LLC ("Cornerstone") is registered with the U.S. Securities and Exchange Commission ("SEC") (www.sec.gov) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important to understand the differences. There are free tools available for investors to research firms and financial professionals at www.Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Cornerstone provides financial planning consultations to retail investors. We will make recommendations for implementing the investment advice we give you. You are under no obligation to act on our recommendations.

Cornerstone operates under two arrangements to manage investments. Cornerstone offers discretionary asset management services to advisory clients. Under this arrangement you will enter into a written Investment Management Agreement with Cornerstone wherein you authorize Cornerstone to supervise and direct your investment accounts on a discretionary basis in accordance with the investment objectives for each account.

Cornerstone can also recommend the investment of your capital into one of Matson Money, Inc.'s ("Matson Money") asset allocation programs. We also offer recommendations for Education Savings Accounts offered through Matson Money. Our Investment Adviser Representatives continuously monitor their client accounts and conduct annual reviews or as often as requested by the client to provide any updates as necessary. Third party portfolio managers, such as Matson Money, also monitor accounts daily for trading and rebalancing purposes. We also provide investment advisory and management services for workplace retirement plans, including assisting plan sponsors with investment selection, ongoing monitoring, and participant education, tailored to meet the specific needs of the plan and its participants. There is no minimum net worth or minimum portfolio requirement for our services. Matson Money requires \$10,000 in assets for its Matson Funds and Frontier Adjusted Portfolio Programs. The issuers of Section 529 College Savings Plans may have investment minimums and other limits.

For more detailed information about our services, refer to our Form ADV Part 2A Brochure.

Recommended questions to ask your investment adviser: "Given my financial situation, should I choose an investment advisory service? Why or why not?"; "How will you choose investments to recommend to me?" and "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Cornerstone offers services on a fee basis. For ongoing financial consulting, you will pay an annual flat fee ranging from \$100 to \$10,000 depending on the level and scope of the services required. Fees are specified in an agreement between you and Cornerstone. The total annual fees paid to Cornerstone are between .50% and 1.25% dependent on AUM. When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees, and Cornerstone may therefore have an incentive to encourage you to increase the assets in your account. Annual fees paid to Cornerstone are collected quarterly in advance, at one-fourth the annual rate. When you participate in a Matson Money program, your investments bear all fund-related fees and expenses, including brokerage fees and operating expenses as well as the expenses derived from the underlying

mutual funds in which the Matson Funds invest. In certain circumstances, Cornerstone does have the discretion to charge a flat fee for Financial and Investment Consulting. We invoice your fees in advance at the beginning of the year based on your account value on the last day of the previous calendar year.

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.

The fees for our services are described in further detail in our firm's ADV, specifically Part 2A Brochure, Items 5.A., B., C., and D. (<https://adviserinfo.sec.gov/firm/summary/146602>)

Recommended question to ask your investment adviser: "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 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 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 are some examples to help you understand what this means.

Advisors may be licensed insurance agents and may have an incentive to recommend commissionable insurance products. If they arrange insurance for you, Cornerstone supervised persons receive a percentage of insurance-related charges paid by you. Therefore, a conflict will exist if we recommend that you obtain insurance through one of our agents. You should consider that you are under no obligation to obtain insurance products through anyone we recommend.

Recommended question to ask your investment adviser: "How might your conflicts of interest affect me, and how will you address them?"

More detailed information about conflicts can be found in the Firm's Form ADV Part 2A Brochure.

How do your financial professionals make money?

Cornerstone advisors are all paid a percentage of fees that they generate to the firm. They received no sales, no commissions, and no revenue sharing. Cornerstone charges clients a fee based on assets under management (starts at 1.25% and scales down to .5% depending on client AUM) and pays advisors a percentage of that fee.

Disciplinary History

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

Yes, Cornerstone and an Investment Advisor Representative at Cornerstone have disciplinary history to report. Please see [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research Cornerstone and our financial professionals.

Recommended question to ask your investment adviser: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

Additional information about Cornerstone is available on the SEC's website at <https://adviserinfo.sec.gov/>. The searchable IARD/CRD number for Cornerstone is 146602. To request up to date information and a copy of your relationship summary, you can reach us at (517) 381-3450.

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

Exhibit to Form CRS – Material Changes

This Form CRS dated March 2026, has been updated since the March 2025 filed version to reflect the following:

- There are no fees associated with monitoring 529 plans; that discussion has been removed.
- Evan Vanderwey is no longer with Churchill Mortgage; therefore the Conflicts of Interest language has been updated accordingly.