Jill B. Boynton, CFP®, CDFA®

Cornerstone Financial Planning, LLC

210 Commerce Way, Suite 230
Portsmouth, NH 03801

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www.cornerstoneplanning.com

March 19, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Jill B. Boynton that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Jill Boynton at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jill B. Boynton is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Jill B. Boynton
Year of Birth: 1958
Education:

- Tufts University, BA, 1980

Business Background:

- Cornerstone Financial Planning, LLC, CCO and Investment Adviser Representative, 10/2003 - Present
- Mackensen & Company, Inc., Financial Planner, 04/1999 - 02/2004
- Morgan Stanley Dean Witter, Registered Representative, 03/1998 - 01/1999
- Paine Webber, Sales Assistant, 01/1996 - 03/1998

Certifications: CFP® 1999, CDFA®, NAPFA-Registered Investment Advisor

The CERTIFIED FINANCIAL PLANNER, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*.
The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The SEC or any Federal or State government agency does not approve any mark or designation. Our brochure's or supplement's uses of the word "professional" does not mean that financial planning is recognized as a profession under any Federal or State law.

CERTIFIED DIVORCE FINANCIAL ANALYST, CDFA®: The CDFA® is a professional certification granted by the Institute for Divorce Financial Analysts. No federal or state law or regulation requires a divorce financial planner to hold the CDFA® certification.

To become a CDFA® an individual must satisfactorily fulfill the following requirements:

Education: A minimum of three years of professional experience in finance or divorce and a Bachelor's degree. This includes experience as a financial professional, accountant, or matrimonial lawyer.

Examination: Pass the CDFA® Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose divorce financial planning issues and apply one's knowledge of divorce financial planning.

Continuing Education: Complete 15 hours of divorce-related continuing education every two years.

NAPFA-REGISTERED INVESTMENT ADVISOR: The National Association for Personal Financial Advisors (NAPFA) is an association of fee-only financial advisors. No federal or state law or regulation requires fee-only financial planners to hold the NAPFA certification. To become a NAPFA-Registered Investment Advisor an individual must satisfactorily fulfill the following requirements:

Education and Experience: a Bachelor's degree, the CFP® designation, and a broad-based advanced education in financial planning and three years of comprehensive planning experience. Must offer comprehensive planning services and submit a sample comprehensive financial plan or complete a peer review.

Standards of Membership and Affiliation
Applicants for any category of membership (Members) or affiliation (Affiliates) with NAPFA must meet the following standards to be considered for admission, and must continue to abide by such standards in order to maintain eligibility and good standing in NAPFA.

1. NAPFA's definition of a Fee-Only financial advisor: One who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations.
2. Prohibition of certain ownership interests and employment relationships: Neither a Member nor an Affiliate may own any interest in or be employed by a financial services

industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation. A party related to a member or an affiliate may not own an interest in a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation; and to whom the member or affiliate makes referrals or otherwise directs business.

3. Compliance with NAPFA standards and industry regulations: must abide by the NAPFA Code of Ethics, Standards of Membership and Affiliation, Bylaws, resolutions adopted by the Board and all rules set forth in the NAPFA Policies and Procedures Manual. Must agree to comply with all federal and state statutes, rules, regulations, administrative and judicial rulings, and other authorities applicable to the provision of financial planning or advisory related services. Must agree that they will make all appropriate filings, amendments and renewals as appropriate to required filings with regulatory authorities. This shall include, but is not limited to, Form ADV.
4. Prompt notification of certain disciplinary and legal events: Members and Affiliates have a continuing obligation to inform the NAPFA National Office, in a prompt manner and in writing, of significant disciplinary and legal events.

Continuing Education:
Complete 60 hours every two years, including 2 hours in ethics.

Fiduciary Oath and Code of Ethics:
Fiduciary Oath
The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:
Always act in good faith and with candor.
Be proactive in disclosing any conflicts of interest that may impact a client.
Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

Code of Ethics:
Abide by the NAPFA Code of Ethics, a set of ethical and practice standards.

Item 3 Disciplinary Information

Ms. Jill Boynton does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Jill Boynton is a past board member of the NH Collaborative Law Alliance. She spends less than 5% of her time in this endeavor. The NH Collaborative Law Alliance is made up of attorneys, financial planners and mental health professionals who practice collaborative divorce law. The organization's mission is to promote the collaborative model and assist it's members in improving their collaborative skills. The members of the organization may refer individuals to Cornerstone Financial Planning, LLC, but the NH Collaborative Law Alliance organization itself does not refer people to Cornerstone Financial Planning, LLC. No conflict of interest exists because couples who use the collaborative divorce process sign an agreement which prohibits them from engaging Cornerstone Financial Planning, LLC after the divorce. This is specifically designed to prevent any conflict of interest during the divorce process.

Item 5 Additional Compensation

Jill Boynton does not receive any additional compensation beyond that received as CCO and Investment Adviser Representative of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer (CCO) of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of our firm. Jill Boynton can be reached at 603-431-1133.

Mackenzie H. Arsenault, CFP®

38 Union Wharf
Portland, ME 04101-3935
Telephone: 207-772-8133
Facsimile: 207-772-8139

Cornerstone Financial Planning, LLC

210 Commerce Way, Suite 230
Portsmouth, NH 03801

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www.cornerstoneplanning.com

March 19, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Mackenzie H. Arsenault that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Jill Boynton at 603-431-1133 or Susan Veligor at 207-772-8133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mackenzie H. Arsenault is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: **Mackenzie H. Arsenault**

Year of Birth: 1987
Education:

- Roger Williams University, BS, 2009

Business Background:

- Cornerstone Financial Planning, LLC, Investment Adviser Representative, 04/2014 - Present
- UBS Private Wealth Management, Registered Client Service Assistant, 08/2010 - 05/2014
- SMI Management & Research, Analyst, 06/2009 - 08/-2010

Certifications: CFP® 2013, NAPFA-Registered Investment Advisor

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Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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Education and Experience: a Bachelor's degree, the CFP® designation, and a broad-based advanced education in financial planning and three years of comprehensive planning experience. Must offer comprehensive planning services and submit a sample comprehensive financial plan or complete a peer review.

Standards of Membership and Affiliation
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2. Prohibition of certain ownership interests and employment relationships: Neither a Member nor an Affiliate may own any interest in or be employed by a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation. A party related to a member or an affiliate may not own an interest in a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation; and to whom the member or affiliate makes referrals or otherwise directs business.
3. Compliance with NAPFA standards and industry regulations: must abide by the NAPFA Code of Ethics, Standards of Membership and Affiliation, Bylaws, resolutions adopted by the Board and all rules set forth in the NAPFA Policies and Procedures Manual. Must agree to comply with all federal and state statutes, rules, regulations, administrative and judicial rulings, and other authorities applicable to the provision of financial planning or advisory related services. Must agree that they will make all appropriate filings, amendments and renewals as appropriate to required filings with regulatory authorities. This shall include, but is not limited to, Form ADV.
4. Prompt notification of certain disciplinary and legal events: Members and Affiliates have a continuing obligation to inform the NAPFA National Office, in a prompt manner and in

writing, of significant disciplinary and legal events.

Continuing Education:
Complete 60 hours every two years, including 2 hours in ethics.

Fiduciary Oath and Code of Ethics:
Fiduciary Oath
The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:
Always act in good faith and with candor.
Be proactive in disclosing any conflicts of interest that may impact a client.
Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

Code of Ethics:
Abide by the NAPFA Code of Ethics, a set of ethical and practice standards.

Item 3 Disciplinary Information

Ms. Mackenzie H. Arsenault does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mackenzie H. Arsenault is a board member of the Maine's Women Network.

Item 5 Additional Compensation

Mackenzie H. Arsenault does not receive any additional compensation beyond that received as an Investment Adviser Representative of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of Mackenzie H. Arsenault. Ms. Boynton can be reached at 603-431-1133.

Barry Betters, CFP®

Cornerstone Financial Planning, LLC

210 Commerce Way, Suite 230
Portsmouth, NH 03801

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www.cornerstoneplanning.com

December 10, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Barry Betters that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Jill Boynton at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Barry Betters is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Barry Betters
Year of Birth: 1988
Education:

- Southern New Hampshire University, MBA, 2017
- University of New Hampshire, BS, 2011

Business Background:

- Cornerstone Financial Planning, LLC, Financial Planner, 8/2021 - Present
- Zeiders Enterprises Inc., Personal Financial Counselor, 2/2019 - 8/2021
- Paladin Advisors, LLC, Investment Advisor, 5/2016 - 2/2019
- Fidelity Investments, Investment Consultant, 6/2011 - 4/2016

Certifications: CFP®

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Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*.
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Item 3 Disciplinary Information

Mr. Barry Betters does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Barry Betters is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Financial Planner of Cornerstone Financial Planning, LLC. Moreover, Mr. Betters does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Barry Betters does not receive any additional compensation beyond that received as a Financial Planner of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of Barry Betters. Ms. Boynton can be reached at 603-431-1133.

Adam Bergeron

Cornerstone Financial Planning, LLC

210 Commerce Way, Suite 230
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Facsimile: 603-431-1139

www.cornerstoneplanning.com

July 1, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Adam Bergeron that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Contact us at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Bergeron (CRD # 7073806) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Adam Bergeron
Year of Birth: 1995
Education:

- The University of New Hampshire, BA English/Journalism, 2017

Business Background:

- Cornerstone Financial Planning, LLC, Paraplanner, 3/2020 - Present
- Panorama Wealth Strategies, Paraplanner, 2/2019 - 3/2020
- Sig Sauer, Assembler, 1/2019 - 2/2019
- Iron Empire, Front Desk Staff, 10/2018 - 1/2019
- G4S, Custom Protection Officer, 1/2018 - 10/2018
- Brand Iron, Content Specialist, 9/2017 - 1/2018
- Strafford Police Department, Police Officer, 5/2015 - 8/2017

Item 3 Disciplinary Information

Adam Bergeron does not have any reportable disciplinary disclosures.

Item 4 Other Business Activities

Adam Bergeron is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Paraplanner of Cornerstone Financial Planning, LLC. Moreover, Mr. Bergeron does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Adam Bergeron does not receive any additional compensation beyond that received as an Paraplanner of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of Adam Bergeron. Ms. Boynton can be reached at 603-431-1133.

Sara Casale, CFP®

38 Union Wharf
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www.cornerstoneplanning.com

June 7, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Sara Casale that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Contact us at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sara Casale (CRD # 6596420) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Sara Casale
Year of Birth: 1992
Education:

- SUNY Geneseo, BA in Political Science, 2014

Business Background:

- Cornerstone Financial Planning, LLC, Investment Adviser Representative, 1/2021 - Present
- Atlas Private Wealth Management, Financial Planning Analyst, 6/2019 - 12/2020
- The Ayco Company LP, Ayco Professional, 5/2014 - 5/2019

Certifications: **CFP®**, 2021, NAPFA-Registered Investment Advisor

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- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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2. Prohibition of certain ownership interests and employment relationships: Neither a Member nor an Affiliate may own any interest in or be employed by a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation. A party related to a member or an affiliate may not own an interest in a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation; and to whom the member or affiliate makes referrals or otherwise directs business.
3. Compliance with NAPFA standards and industry regulations: must abide by the NAPFA Code of Ethics, Standards of Membership and Affiliation, Bylaws, resolutions adopted by the Board and all rules set forth in the NAPFA Policies and Procedures Manual. Must agree to comply with all federal and state statutes, rules, regulations, administrative and judicial rulings, and other authorities applicable to the provision of financial planning or advisory related services. Must agree that they will make all appropriate filings, amendments and renewals as appropriate to required filings with regulatory authorities. This shall include, but is not limited to, Form ADV.
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Continuing Education:
Complete 60 hours every two years, including 2 hours in ethics.

Fiduciary Oath and Code of Ethics:
Fiduciary Oath
The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:
Always act in good faith and with candor.
Be proactive in disclosing any conflicts of interest that may impact a client.
Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

Code of Ethics:
Abide by the NAPFA Code of Ethics, a set of ethical and practice standards.

Item 3 Disciplinary Information

Sara Casale does not have any reportable disciplinary disclosures.

Item 4 Other Business Activities

Sara Casale is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Investment Adviser Representative of Cornerstone Financial Planning, LLC. Moreover, Ms. Casale does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Sara Casale does not receive any additional compensation beyond that received as an Investment Adviser Representative of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of Sara Casale. Ms. Boynton can be reached at 603-431-1133.

Bethany Goodrich

Cornerstone Financial Planning, LLC

210 Commerce Way, Suite 230
Portsmouth, NH 03801

Telephone: 603-431-1133
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http://www.cornerstoneplanning.com/

January 10, 2022

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Bethany Goodrich that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Contact us at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bethany Goodrich (CRD # 7482428) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Bethany Goodrich
Year of Birth: 1977
Education:

- University of MIchigan , BA Organization Studies, 9/1995 - 5/1999
- University of Massachusetts , MBA, 9/2016 - 5/2018

Business Background:

- Cornerstone Financial Planning, LLC, Financial Planner , 9/2021 - Present
- TPS Group, Financial Services 3/2001 - 9/2021

Item 3 Disciplinary Information

Ms. Bethany Goodrich does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Bethany Goodrich is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Financial Planner of Cornerstone Financial Planning, LLC. Moreover, Ms. Goodrich does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Bethany Goodrich does not receive any additional compensation beyond that received as an Financial Planner of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As the Financial Planner of Cornerstone Financial Planning, LLC, Bethany Goodrich supervises the advisory activities of our firm. Bethany Goodrich can be reached at 603-431-1133.

Christina C. Traurig, CFP®

Cornerstone Financial Planning, LLC

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March 19, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Christina C. Traurig that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Contact us at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christina C. Traurig is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Christina C. Traurig
Year of Birth: 1989
Education:

- University of Louisville, MBA, 2015
- Northern Kentucky University, BS Finance, 2010

Business Background:

- Cornerstone Financial Planning, LLC, Investment Adviser Representative, 6/2017 - Present
- Winebrenner Capital Management LLC, Investment Adviser Representative, 8/2014 - 5/2017
- Fifth Third Bank, Tax Analyst, 5/2013 - 7/2014
- Turner Construction, Payroll Accountant, 11/2012 - 5/2013
- Fifth Third Bank, Service to Solutions Agent, 3/2012 - 11/2012

Certifications: CFP® 2017, NAPFA-Registered Investment Advisor

The CERTIFIED FINANCIAL PLANNER, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*.
The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The SEC or any Federal or State government agency does not approve any mark or designation. Our brochure's or supplement's uses of the word "professional" does not mean that financial planning is recognized as a profession under any Federal or State law.

NAPFA-REGISTERED INVESTMENT ADVISOR: The National Association for Personal Financial Advisors (NAPFA) is an association of fee-only financial advisors. No federal or state law or regulation requires fee-only financial planners to hold the NAPFA certification. To become a NAPFA-Registered Investment Advisor an individual must satisfactorily fulfill the following requirements:

Education and Experience: a Bachelor's degree, the CFP® designation, and a broad-based advanced education in financial planning and three years of comprehensive planning experience. Must offer comprehensive planning services and submit a sample comprehensive financial plan or complete a peer review.

Standards of Membership and Affiliation
Applicants for any category of membership (Members) or affiliation (Affiliates) with NAPFA must meet the following standards to be considered for admission, and must continue to abide by such standards in order to maintain eligibility and good standing in NAPFA.

1. NAPFA's definition of a Fee-Only financial advisor: One who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations.
2. Prohibition of certain ownership interests and employment relationships: Neither a Member nor an Affiliate may own any interest in or be employed by a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation. A party related to a member or an affiliate may not own an interest in a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation; and to whom the member or affiliate makes referrals or otherwise directs business.
3. Compliance with NAPFA standards and industry regulations: must abide by the NAPFA Code of Ethics, Standards of Membership and Affiliation, Bylaws, resolutions adopted by the Board and all rules set forth in the NAPFA Policies and Procedures Manual. Must agree to comply with all federal and state statutes, rules, regulations, administrative and judicial rulings, and other authorities applicable to the provision of financial planning or advisory related services. Must agree that they will make all appropriate filings, amendments and renewals as appropriate to required filings with regulatory authorities. This shall include, but is not limited to, Form ADV.
4. Prompt notification of certain disciplinary and legal events: Members and Affiliates have a continuing obligation to inform the NAPFA National Office, in a prompt manner and in

writing, of significant disciplinary and legal events.

Continuing Education:
Complete 60 hours every two years, including 2 hours in ethics.

Fiduciary Oath and Code of Ethics:
Fiduciary Oath
The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:
Always act in good faith and with candor.
Be proactive in disclosing any conflicts of interest that may impact a client.
Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

Code of Ethics:
Abide by the NAPFA Code of Ethics, a set of ethical and practice standards.

Item 3 Disciplinary Information

Ms. Christina C. Traurig does not have any reportable disciplinary disclosures.

Item 4 Other Business Activities

Christina C. Traurig is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Investment Adviser Representative of Cornerstone Financial Planning, LLC. Moreover, Ms. Traurig does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Christina C. Traurig does not receive any additional compensation beyond that received as an Investment Adviser Representative of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of Christina C. Traurig. Ms. Boynton can be reached at 603-431-1133.

Danielle Pensinger
38 Union Wharf
Portland, ME 04101

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January 10, 2022

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Danielle Pensinger that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Contact us at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Danielle Pensinger (CRD # 7475850) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Danielle Pensinger
Year of Birth: 1989
Education:

- University of Florida, BA English, 8/2008 - 12/2011

Business Background:

- Cornerstone Financial Planning, Client Service Manager/Paraplanner, 9/2019 - Present
- VCA Chiquita Animal Hospital, Office Manager, 12/2018 - 9/2019
- Chiquita Animal Hospital, Administrative Assistant, 8/2014 - 12/2018
- Chiquita Animal Hospital, Receptionist, 4/2012 - 8/2014

Item 3 Disciplinary Information

Ms. Danielle Pensinger does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Danielle Pensinger is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Paraplanner of Cornerstone Financial Planning, LLC. Moreover, Ms. Pensinger does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Danielle Pensinger does not receive any additional compensation beyond that received as an Paraplanner of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of Danielle Pensinger. Ms. Boynton can be reached at 603-431-1133.

Susan J. Veligor, CFP®, CDFA®

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March 19, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Susan J. Veligor that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Jill Boynton at 603-431-1133 if you did not receive Cornerstone Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Susan J. Veligor is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Susan J. Veligor
Year of Birth: 1956
Education:

- University of Massachusetts, BA, 1993

Business Background:

- Cornerstone Financial Planning, LLC, Investment Adviser Representative, 02/2004- Present
- Mackensen & Company, Inc. Financial Planner, 02/2000 - 02/2004
- Financial Guidance Associates, Financial Planner, 08/1999 - 02/2000
- Apple Valley Financial Planning, Owner, 09/1998 - 08/1999

Certifications: CFP® 1998, CDFA®, NAPFA-Registered Investment Advisor

The CERTIFIED FINANCIAL PLANNER, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*.
The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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CERTIFIED DIVORCE FINANCIAL ANALYST CDFA®: The CDFA® is a professional certification granted by the Institute for Divorce Financial Analysts. No federal or state law or regulation requires a divorce financial planner to hold the CDFA® certification.

To become a CDFA® an individual must satisfactorily fulfill the following requirements:

Education: A minimum of three years of professional experience in finance or divorce and a Bachelor's degree. This includes experience as a financial professional, accountant, or matrimonial lawyer.

Examination: Pass the CDFA® Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose divorce financial planning issues and apply one's knowledge of divorce financial planning.

Continuing Education: Complete 15 hours of divorce-related continuing education every two years.

NAPFA-REGISTERED INVESTMENT ADVISOR: The National Association for Personal Financial Advisors (NAPFA) is an association of fee-only financial advisors. No federal or state law or regulation requires fee-only financial planners to hold the NAPFA certification. To become a NAPFA-Registered Investment Advisor an individual must satisfactorily fulfill the following requirements:

Education and Experience: a Bachelor's degree, the CFP® designation, and a broad-based advanced education in financial planning and three years of comprehensive planning experience. Must offer comprehensive planning services and submit a sample comprehensive financial plan or complete a peer review.

Standards of Membership and Affiliation
Applicants for any category of membership (Members) or affiliation (Affiliates) with NAPFA must meet the following standards to be considered for admission, and must continue to abide by such standards in order to maintain eligibility and good standing in NAPFA.

1. NAPFA's definition of a Fee-Only financial advisor: One who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations.
2. Prohibition of certain ownership interests and employment relationships: Neither a Member nor an Affiliate may own any interest in or be employed by a financial services

industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation. A party related to a member or an affiliate may not own an interest in a financial services industry firm that receives commissions, rebates, awards or any form of compensation prohibited by the NAPFA Standards of Membership or Affiliation; and to whom the member or affiliate makes referrals or otherwise directs business.

3. Compliance with NAPFA standards and industry regulations: must abide by the NAPFA Code of Ethics, Standards of Membership and Affiliation, Bylaws, resolutions adopted by the Board and all rules set forth in the NAPFA Policies and Procedures Manual. Must agree to comply with all federal and state statutes, rules, regulations, administrative and judicial rulings, and other authorities applicable to the provision of financial planning or advisory related services. Must agree that they will make all appropriate filings, amendments and renewals as appropriate to required filings with regulatory authorities. This shall include, but is not limited to, Form ADV.
4. Prompt notification of certain disciplinary and legal events: Members and Affiliates have a continuing obligation to inform the NAPFA National Office, in a prompt manner and in writing, of significant disciplinary and legal events.

Continuing Education:
Complete 60 hours every two years, including 2 hours in ethics.

Fiduciary Oath and Code of Ethics:
Fiduciary Oath
The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:
Always act in good faith and with candor.
Be proactive in disclosing any conflicts of interest that may impact a client.
Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

Code of Ethics:
Abide by the NAPFA Code of Ethics, a set of ethical and practice standards.

Item 3 Disciplinary Information

Ms. Susan Veligor does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Susan Veligor is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Principal of Cornerstone Financial Planning, LLC. Moreover, Ms. Veligor does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Susan Veligor does not receive any additional compensation beyond that received as an Investment Adviser Representative of Cornerstone Financial Planning, LLC.

Item 6 Supervision

As the CCO of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of our firm. Jill Boynton can be reached at 603-431-1133.