

**Cornerstone Management, Inc. (“Cornerstone”)  
Form CRS - Client Relationship Summary  
March 13, 2024**

**Cornerstone** is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser. You have a choice among different types of financial services professionals who offer a variety of services. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services. This Summary is designed to help you understand the types of financial services our firm can provide you. The SEC also provides free and simple tools that allow you to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS).

***What Investment Services and Advice Can You Provide Me?***

At Cornerstone, we provide investment advisory services to retail investors. We offer portfolio management services, coupled with limited financial planning, so that we can implement the investment plan that we develop together with you. In addition, we offer general consulting services on a project basis. We may impose a minimum portfolio value for our services. We offer periodic updates to your financial plan. We monitor collectively the investments of all of our portfolio management clients on an ongoing basis, and we review your particular investment plan periodically, with interim reviews and updates any time life changes or market conditions call for it. We focus our investment selections on mutual funds and exchange traded funds. As appropriate to meet your needs and investment objectives, we may recommend the use of one or more Separate Account Managers. We also provide Retirement Plan consulting services to Plans and Plan Fiduciaries.

Most of our clients engage us for discretionary portfolio management. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your portfolio; however, such restrictions may adversely affect the composition and performance of your investment portfolio. If you choose a non-discretionary relationship, you will ultimately make the final decision regarding every investment decision. You will have to provide your approval for each transaction in your account(s). While we are happy to accommodate this arrangement, you should know that this can have an impact on our ability to manage your account(s) efficiently and may result in delays in implementing our advice. For more information about our services, please see **Items 4 and 7** of our **Form ADV Part 2A**. Refer to **Additional Information** below to obtain a copy.

Conversation Starters:

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

***What Fees Will I Pay?***

Portfolio management fees are calculated as a percentage of the assets we manage for you, and are billed quarterly in arrears. This aligns our interests with yours, since we earn more money as the value of your portfolio increases. Our financial success is based on your financial success. General consulting fees are agreed to in advance of services being provided and are usually assessed on an hourly or fixed fee basis.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account) and mutual fund internal expenses. In instances where one or more Separate Account Managers are utilized, the fee will be charged in addition to our fee, and will be detailed in the Agreement(s) signed by you. 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. For more information about fees, please see **Item 5** of our **Form ADV Part 2A**.

Conversation Starters:

*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 interests and not put our interests 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 to you. Here are some examples to help you understand what this means.

The concept of conflicts of interest sounds complicated but we don't think it is. A conflict exists whenever one party can potentially benefit at the expense of another party. We have gone to great lengths to diminish or eliminate the majority of conflicts of interest that naturally exist in the client: adviser relationship.

For example, we are only paid based on the value of the assets we manage on your behalf, or fixed or hourly fees as agreed. We never invest your money in any proprietary products that would result in additional payments to our firm or our financial professionals. We do not accept soft dollar payments, a common industry practice in which the transaction fees that clients pay are used to purchase research or other products that are useful to a Registered Investment Adviser.

As described in detail in **Item 12** of our **Form ADV Part 2A**, we will recommend that you hold your account(s) at one of a limited number of firms that we have selected. These firms offer adviser-based programs. We receive benefits from our participation in these programs, which provides an incentive for us to encourage you to keep your account(s) at a particular custodian broker. However, we pass those benefits on to you in the form of enhanced pricing and top tier customer service, to name just two.

For decades, registered investment advisers have held to what is known as a fiduciary standard. The standard requires our constant commitment to our duty of loyalty and care to you, our client.

Conversation Starters:

*How might your conflicts of interest affect me, and how will you address them?*

***How do your financial professionals make money?***

Our financial professionals are paid a salary and are also eligible to receive bonuses based on overall profitability of the firm. Financial professionals who are also owners may also receive their share of corporate distributions. None of our financial professionals earn any type of commission (e.g., product sales commissions or revenue from securities bought or sold).

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

No. There is a free and simple tool available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which you can access at any time to read about our firm and our financial professionals.

Conversation Starters:

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

***Additional Information***

Please refer to our **Form ADV Part 2A** (also known as our "Brochure"), as it contains more details on these and other topics. You can access our Brochure online [here](#). Please call us at (770) 449-7799 or email [info@cornerstonemgt.net](mailto:info@cornerstonemgt.net) to have a copy sent to you. You can also visit our website at [www.CornerstoneMgt.net](http://www.CornerstoneMgt.net) for additional information.

Conversation Starters:

*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?*