

Jill B. Boynton, CFP®

Cornerstone Financial Planning, LLC

**70 Old Post Road
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Telephone: 603-431-1133
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www.cornerstoneplanning.com

April 27, 2016

**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

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 63,000 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, administered in 10 hours over a two-day period, 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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Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Jill Boynton is a board member of the Collaborative Law Alliance of New Hampshire. She spends less than 5% of her time in this endeavor. The Collaborative Law Alliance of New Hampshire 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 Collaborative Law Alliance of New Hampshire 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.

Susan J. Veligor, CFP®

**38 Union Wharf
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**FORM ADV PART 2B
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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

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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.

Mackenzie H. Arsenault, CFP®

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Portland, ME 04101-3935
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April 27, 2016

**FORM ADV PART 2B
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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

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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.

Christina C. Traurig, CFP®

Cornerstone Financial Planning, LLC

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www.cornerstoneplanning.com

September 18, 2017

**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

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Item 3 Disciplinary Information

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

Item 4 Other Business Activities

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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.