

**Cornerstone Planning Group, LLC (“Cornerstone Planning”)** is a SEC registered investment adviser. Cornerstone Planning and its representatives are in compliance with the current notice filing requirements imposed upon registered investment advisers by those states in which Cornerstone Planning maintains clients. Cornerstone Planning may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. Cornerstone Planning's web site is limited to the dissemination of general information pertaining to its investment advisory services. Accordingly, the publication of the Cornerstone Planning's web site on the Internet should not be construed by any consumer and/or prospective client as Cornerstone Planning's solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Cornerstone Planning does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to Cornerstone Planning's web site or incorporated herein, and takes no responsibility therefor. All such information is provided solely for informational purposes only and all users thereof should be guided accordingly. Certain portions of Cornerstone Planning's web site (i.e. articles, etc.) may contain a discussion of, and/or provides access to, Cornerstone Planning's (and those of other investment and non-investment professionals) positions and/or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current position(s) and/or recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as a substitute for personalized advice from Cornerstone Planning, or from any other investment professional. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be either suitable or profitable for a client's investment portfolio. To the extent that any client or prospective client utilizes any economic calculator or similar device provided by any unaffiliated third party linked to Cornerstone Planning's web site, the client and/or prospective client is advised that the information resulting from the use of any such calculator/device, is not, and should not be construed, in any manner whatsoever, as the receipt of, or a substitute for, personalized individual advice from Cornerstone Planning, or from any other investment professional. Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific investment, product, or service made reference to directly or indirectly by Cornerstone Planning in its web site, or indirectly via a link to an unaffiliated third party web site, will be profitable or equal the corresponding indicated performance level(s). Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client or prospective client's investment portfolio.