

**Barry Betters, CFP®**

**Cornerstone Financial Planning, LLC**

**8 Greenleaf Woods Dr.  
Suite 202  
Portsmouth, NH 03801**

**Telephone: 603-431-1133  
Facsimile: 603-431-1139**

**[www.cornerstoneplanning.com](http://www.cornerstoneplanning.com)**

**March 19, 2025**

**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 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 Barry Betters is available on the SEC's website at [www.adviserinfo.sec.gov](http://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

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Certifications: CFP® 2018, 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 3 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.

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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**

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

### **Item 4 Other Business Activities**

Barry Betters is a member of advisory board of NextStep Portfolios and provides mentorship, networking, helps inform the business of the priorities and sensibilities of financial planners. Mr. Betters's duties as the member of advisory board of NextStep Portfolios do not create a conflict of interest to his provision of advisory services through Cornerstone Financial Planning, LLC.

### **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, Christina Traurig supervises the advisory activities of Barry Betters. Ms. Traurig can be reached at 603-431-1133.

**Sara Casale, CFP®**

**38 Union Wharf  
Portland, ME 04101**

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**December 5, 2023**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

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

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

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#### Code of Ethics:

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### **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, Christina Traurig supervises the advisory activities of Sara Casale. Ms. Traurig can be reached at 603-431-1133.

**Bethany Goodrich, CFP®**

**Cornerstone Financial Planning, LLC**

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Suite 202  
Portsmouth, NH 03801**

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**March 19, 2025**

**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 is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Your Financial Adviser:** Bethany Goodrich, CFP®

*Year of Birth:* 1977

*Education:*

- University of Michigan , BA Organization Studies, 1999
- University of Massachusetts , MBA, 2018

*Business Background:*

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

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*Certifications:* CFP® 2022, NAPFA-Registered Investment Advisor

### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

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### Fiduciary Oath and Code of Ethics:

#### Fiduciary Oath

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

**Mackenzie H. T. Parsons, CFP®**

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

**Cornerstone Financial Planning, LLC**

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**December 5, 2023**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

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Additional information about Mackenzie H. T. Parsons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

Your Financial Adviser: **Mackenzie H. T. Parsons, CFP®**

Year of Birth: 1987

Education:

- Roger Williams University, BS, 2009

Business Background:

- Cornerstone Financial Planning, LLC, Principal/Member, 07/2022 - Present
- 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

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Certifications: CFP® 2013, NAPFA-Registered Investment Advisor

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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. T. Parsons does not have any reportable disciplinary disclosure.

### **Item 4 Other Business Activities**

Mackenzie H. T. Parsons is a managing member of West Mountain Margarita LLC which she owns with her spouse and two other managing members. The LLC is for the sole purpose of renting out properties. There is no conflict of interest since Ms. Parsons does not refer clients to this business and no clients are invested in the LLC. Ms. Parsons devotes less than 1% of her time to this endeavor.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Ms. Parsons's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Cornerstone Financial Planning, LLC's firm brochure for additional disclosures on this topic.

### **Item 6 Supervision**

As Chief Compliance Officer of Cornerstone Financial Planning, LLC, Christina Traurig supervises the advisory activities of Mackenzie H. T. Parsons. Ms. Traurig can be reached at 603-431-1133.

**Danielle Pensinger, CFP®**  
38 Union Wharf  
Portland, ME 04101

Telephone: 207-772-8133

## **Cornerstone Financial Planning, LLC**

8 Greenleaf Woods Dr.  
Suite 202  
Portsmouth, NH 03801

Telephone: 603-431-1133

Facsimile: 603-431-1139

<http://www.cornerstoneplanning.com/>

**March 31, 2025**

### **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](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Your Financial Adviser: Danielle Pensinger, CFP®**

*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

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*Certifications:* CFP® 2024

**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 2 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

### **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, Christina Traurig supervises the advisory activities of Danielle Pensinger. Ms. Traurig can be reached at 603-431-1133.

**Chelsea Polhemus, CFP®**

**Cornerstone Financial Planning, LLC**

**8 Greenleaf Woods Dr.  
Suite 202  
Portsmouth, NH 03801**

**Telephone: 603-431-1133  
Facsimile: 603-431-1139**

**<http://www.cornerstoneplanning.com/>**

**March 19, 2025**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Chelsea Polhemus 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 Chelsea Polhemus is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Chelsea Polhemus, CFP®

Year of Birth: 1998

#### Formal Education After High School:

- University of New Hampshire, BS Finance, 9/2018 - 5/2020
- Great Bay Community College, AA Finance, 9/2016 - 5/2018

#### Business Background:

- Cornerstone Financial Planning, LLC, Paraplanner, 9/2024 - Present
- TD Bank, Banking Associate, 12/2023 - 9/2024
- Unemployed, 4/2023 - 12/2023
- Fidelity Investments, Customer Relationship Advocate, 6/2020 - 4/2023
- Bed Bath and Beyond, Customer Service Representative, 1/2019 - 6/2020

Certifications: CFP® 2024

### CERTIFIED FINANCIAL PLANNER™ Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

**Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

**Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

**Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

**Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning.

CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client. **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 Disciplinary Information**

Ms. Chelsea Polhemus does not have any reportable disciplinary disclosures.

### **Item 4 Other Business Activities**

Chelsea Polhemus 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. Polhemus does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

### **Item 5 Additional Compensation**

Chelsea Polhemus 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, Christina Traurig supervises the advisory activities of Chelsea Polhemus. Ms. Traurig can be reached at 603-431-1133.

**Christina C. Traurig, CFP®**

**Cornerstone Financial Planning, LLC**

**8 Greenleaf Woods Dr.  
Suite 202  
Portsmouth, NH 03801**

**Telephone: 603-431-1133  
Facsimile: 603-431-1139**

**December 5, 2023**

**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](http://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, CCO/Member/Principal, 07/2022 - Present
- 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

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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 (CCO) of Cornerstone Financial Planning, LLC, Christina Traurig supervises the advisory activities of our firm. Christina Traurig can be reached at 603-431-1133.