
**Form ADV Part 2B – Brochure Supplement for
Cornerstone Wealth Advisors, Inc.
Item 1: Cover Page
February 2017**

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Firm Contact: Jonathan Guyton, Chief Compliance Officer

This brochure supplement provides information about Andrea N. Eaton, Sara E. Kantor and Jonathan T. Guyton that supplements our brochure. You received a copy of that brochure when you first became a client. Please contact Mr. Guyton if you wish to receive Cornerstone Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Eaton, Ms. Kantor and Mr. Guyton is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Andrea N. Eaton, CFP®

Born 1983

Ms. Eaton is a Financial Planner at Cornerstone Wealth Advisors, Inc. Until July 2007, she was a Financial Planning Associate, a position she held since January 2005.

Ms. Eaton earned a Bachelor's degree in Family and Consumer Sciences from South Dakota State University in 2003 and a Masters of Science degree in Personal Financial Planning from Texas Tech University in 2004. She earned her Certified Financial Planner (CFP®) designation in 2007. A member of the Financial Planning Association, she serves on its Pro Bono Committee and volunteers for several organizations that promote financial literacy.

Jonathan T. Guyton, CFP®

Born 1961

Mr. Guyton is a President of Cornerstone Wealth Advisors, Inc. which he founded in February 2003. From January 1999 through March 2003, he was one of two Principals at White Oaks Wealth Advisors, Inc. Prior to that, he was President and Founder of Retirement Solutions, which he formed in 1992 and merged into White Oaks Wealth Advisors, Inc. in 1999. He has had advisory relationships with many of his clients since the early and mid-1990s.

Mr. Guyton earned a Bachelor's degree Phi Beta Kappa in Economics in 1983 from the College of William and Mary in Virginia. He became a bank branch manager before his financial planning career began with IDS Financial Services in 1986, earning his Certified Financial Planner (CFP®) designation in 1989. He served on the National Board of Directors of the Financial Planning Association (FPA) and its predecessor from 1999 – 2002. Mr. Guyton has published several landmark articles on safe withdrawal rates and retirement distribution strategies (including a winner of the *Journal of Financial Planning's* 2004 national competition), serving as that publication's retirement planning columnist since 2009. He also contributes writings as an Expert Panelist on retirement for the *Wall Street Journal*. He is quoted regularly and speaks frequently around the country on his writings, has been both a Mentor and Dean of the FPA Residency Program since 2003 and has served on and numerous committees for national financial planning conferences.

Sara E. Kantor, CFP®

Born 1971

Ms. Kantor is a Financial Planner at Cornerstone Wealth Advisors, Inc. ("CWA"). She started working with The Kantor Group, Inc. in January of 2008 as a project manager. She joined CWA in January of 2013 as an intern. From January of 2014 until December of 2016, Ms. Kantor served as a Resident in Financial Planning at CWA, after which time she was promoted to her current position as a Financial Planner.

Ms. Kantor earned a Bachelor's degree in Music Education from the University of Minnesota, Twin Cities in 1994 and a Masters of Music degree in Voice Performance from the University of Minnesota, Twin Cities in 1997. She earned her Certified Financial Planner (CFP®) designation in 2016.

We may list any professional designations held by Ms. Eaton, Ms. Kantor and Mr. Guyton and provide you with an explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

CFP®:

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 62,000 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.

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.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to your evaluation of Ms. Eaton, Ms. Kantor or Mr. Guyton.

Item 4: Other Business Activities

Ms. Eaton, Ms. Kantor and Mr. Guyton have no outside business activities to disclose.

Item 5: Additional Compensation

Ms. Eaton, Ms. Kantor and Mr. Guyton have no additional compensation to disclose.

Item 6: Supervision

Mr. Guyton, as Chief Compliance Officer of Cornerstone Wealth Advisors, supervises and monitors Ms. Eaton’s and Ms. Kantor’s activities on a regular basis. Mr. Guyton reviews all outgoing correspondence for written financial advice that Ms. Eaton and Ms. Kantor provide to clients. Please contact Mr. Guyton if you have any questions about anything in this brochure supplement regarding Ms. Eaton or Ms. Kantor at (952) 920-3900.

Mr. Guyton is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm’s Code of Ethics as well as the Code of Ethics of CFP® Practitioners and the fiduciary standards of Registered Investment Advisors.