

Item 1: Cover Page  
Part 2B of Form ADV – Brochure Supplement  
February 2023



**CORNERSTONE**  
■ WEALTH ADVISORS, INC.

Jonathan Guyton

Cornerstone Wealth Advisors, Inc.  
5201 Eden Avenue South  
Edina, MN 55436  
[www.CornerstoneWealthAdvisors.com](http://www.CornerstoneWealthAdvisors.com)

Firm Contact: Jonathan Guyton, Chief Compliance Officer

This brochure supplement provides information about Jonathan Guyton that supplements our brochure. You should have received a copy of that brochure. Please contact Jonathan Guyton if you did not receive Cornerstone Wealth Advisors Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Jonathan Guyton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 1442139.

## Item 2: Educational Background and Business Experience

### Jonathan T. Guyton, CFP®

Born 1961

#### Educational Background:

- 1983: College of William and Mary, Bachelor's in Economics

#### Business Background:

- 02/2003– Present      Cornerstone Wealth Advisors, Inc.; Managing Member, Chief Compliance Officer, Financial Planner, Investment Adviser Representative

#### Exams, Licenses & Other Professional Designations:

- 1989: CERTIFIED FINANCIAL PLANNER™, CFP®

#### CERTIFIED FINANCIAL PLANNER™

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 Mr. Guyton.

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

Mr. Guyton has no outside business activities to disclose.

### **Item 5: Additional Compensation**

Mr. Guyton has no additional compensation to disclose.

### **Item 6: Supervision**

Andrea Eaton is a principal of Cornerstone Wealth Advisors and as such supervises and monitors Mr. Guyton’s activities on a regular basis to ensure compliance with our firm’s Code of Ethics. Please contact Ms. Eaton if you have any questions about Mr. Guyton’s brochure supplement at (952) 920-3900.

Item 1: Cover Page  
Part 2B of Form ADV – Brochure Supplement  
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**CORNERSTONE**  
■ WEALTH ADVISORS, INC.

Andrea Eaton

Cornerstone Wealth Advisors, Inc.  
5201 Eden Avenue South  
Edina, MN 55436  
[www.CornerstoneWealthAdvisors.com](http://www.CornerstoneWealthAdvisors.com)

Firm Contact: Jonathan Guyton, Chief Compliance Officer

This brochure supplement provides information about Andrea Eaton that supplements our brochure. You should have received a copy of that brochure. Please contact Jonathan Guyton if you did not receive Cornerstone Wealth Advisors Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Andrea Eaton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 6297366.

## Item 2: Educational Background and Business Experience

**Andrea N. Eaton, M.S., CFP®**

Born 1981

### **Educational Background:**

- 2004: Texas Tech University, Master's of Science in Personal Financial Planning
- 2003: South Dakota State University, Bachelor's of Science in Family and Consumer Sciences

### **Business Background:**

- 04/2019 – Present Cornerstone Wealth Advisors, Inc.; Principal, Financial Planner, Investment Adviser Representative
- 07/2007 – 04/2019 Cornerstone Wealth Advisors, Inc.; Financial Planner, Investment Adviser Representative
- 01/2005 – 07/2007 Cornerstone Wealth Advisors, Inc.; Resident in Financial Planning, Intern

### **Exams, Licenses & Other Professional Designations:**

- 2007: CERTIFIED FINANCIAL PLANNER™, CFP®

### **CERTIFIED FINANCIAL PLANNER™, CFP®:**

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### **Item 3: Disciplinary Information**

There are no legal or disciplinary events material to your evaluation of Ms. Eaton.

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

Ms. Eaton has no outside business activities to disclose.

### **Item 5: Additional Compensation**

Ms. Eaton has no additional compensation to disclose.

### **Item 6: Supervision**

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

Item 1: Cover Page  
Part 2B of Form ADV – Brochure Supplement  
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**CORNERSTONE**  
■ WEALTH ADVISORS, INC.

Sara Kantor

Cornerstone Wealth Advisors, Inc.  
5201 Eden Avenue South  
Edina, MN 55436  
[www.CornerstoneWealthAdvisors.com](http://www.CornerstoneWealthAdvisors.com)

Firm Contact: Jonathan Guyton, Chief Compliance Officer

This brochure supplement provides information about Sara Kantor that supplements our brochure. You should have received a copy of that brochure. Please contact Jonathan Guyton if you did not receive Cornerstone Wealth Advisors Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Sara Kantor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 6895196.

## Item 2: Educational Background and Business Experience

**Sara E. Kantor, CFP®**

Born 1971

### **Educational Background:**

- 1997: University of Minnesota, Twin Cities, Master's of Music in Voice Performance
- 1994: University of Minnesota, Twin Cities, Bachelor's of Music in Music Education

### **Business Background:**

- 01/2017 – Present Cornerstone Wealth Advisors, Inc.; Investment Adviser Representative & Financial Planner
- 01/2013 – 12/2016 Cornerstone Wealth Advisors, Inc.; Intern & Resident in Financial Planning
- 01/2008 – 12/2013 The Kantor Group, Inc.; Project Manager
- 01/1996 – 12/2015 Self-Employed; Private Voice Teacher

### **Exams, Licenses & Other Professional Designations:**

- 2016: CERTIFIED FINANCIAL PLANNER™, CFP®

### **CERTIFIED FINANCIAL PLANNER™, CFP®**

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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### **Item 3: Disciplinary Information**

There are no legal or disciplinary events material to your evaluation of Ms. Kantor.

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

Ms. Kantor has no outside business activities to disclose.

### **Item 5: Additional Compensation**

Ms. Kantor has no additional compensation to disclose.

### **Item 6: Supervision**

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

Item 1: Cover Page  
Part 2B of Form ADV – Brochure Supplement  
February 2023



**CORNERSTONE**  
■ WEALTH ADVISORS, INC.

**Coresa Cass**

Cornerstone Wealth Advisors, Inc.  
5201 Eden Avenue South  
Edina, MN 55436  
[www.CornerstoneWealthAdvisors.com](http://www.CornerstoneWealthAdvisors.com)

Firm Contact: Jonathan Guyton, Chief Compliance Officer

This brochure supplement provides information about Coresa Cass that supplements our brochure. You should have received a copy of that brochure. Please contact Jonathan Guyton if you did not receive Cornerstone Wealth Advisors Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Coresa Cass is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 473087692.

## Item 2: Educational Background and Business Experience

### Coresa Cass, CFP®

Born 1986

#### Educational Background:

- 2009: University of Minnesota, Morris, Bachelor's in Chemistry and Spanish

#### Business Background:

- 01/2020– Present Cornerstone Wealth Advisors, Inc.; Financial Planner & Investment Advisor Representative
- 01/2017 – 12/2019 Cornerstone Wealth Advisors, Inc.; Resident in Financial Planning
- 10/2015 – 12/2016 Cornerstone Wealth Advisors, Inc.; Client Service Associate

#### Exams, Licenses & Other Professional Designations:

- 2018: CERTIFIED FINANCIAL PLANNER™, CFP®

#### CERTIFIED FINANCIAL PLANNER™, CFP®

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### **Item 3: Disciplinary Information**

There are no legal or disciplinary events material to your evaluation of Ms. Cass.

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

Ms. Cass has no outside business activities to disclose.

### **Item 5: Additional Compensation**

Ms. Cass has no additional compensation to disclose.

### **Item 6: Supervision**

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