

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

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 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.

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CORNERSTONE
WEALTH ADVISORS, INC.

Andrea Eaton

Cornerstone Wealth Advisors, Inc.
5201 Eden Avenue South
Edina, MN 55436
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 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.

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CORNERSTONE
■ **WEALTH ADVISORS, INC.**

Sara Kantor

Cornerstone Wealth Advisors, Inc.
5201 Eden Avenue South
Edina, MN 55436
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 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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- 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

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.

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CORNERSTONE
WEALTH ADVISORS, INC.

Coresa Cass

Cornerstone Wealth Advisors, Inc.
5201 Eden Avenue South
Edina, MN 55436
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 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.

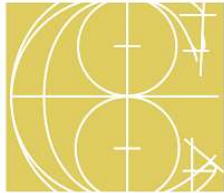
Item 5: Additional Compensation

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.

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August 2023



CORNERSTONE
WEALTH ADVISORS, INC.

Olivia Flynn

Cornerstone Wealth Advisors, Inc.
5201 Eden Avenue South
Edina, MN 55436
www.CornerstoneWealthAdvisors.com

Firm Contact: Jonathan Guyton, Chief Compliance Officer

This brochure supplement provides information about Olivia Flynn 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 Olivia Flynn is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #7792139.

Item 2: Educational Background and Business Experience

Olivia Flynn, CFP®

Born 1998

Educational Background:

- 2020: Loras College, B.A.; Finance, Marketing, Financial Planning & Wealth Management

Business Background:

- 07/2023 – Present Cornerstone Wealth Advisors, Inc.; Financial Planner
- 06/2020 – 07/2023 Cornerstone Wealth Advisors, Inc.; Resident in Financial Planning
- 08/2019 – 05/2020 Vine & Fig Wealth Planning LLC; Financial Planning Intern
- 05/2019 – 08/2019 Creative Planning LLC; Financial Planning Intern
- 06/2017 – 12/2019 Loras College Advancement Office; Student Dev. Intern.

Exams, Licenses & Other Professional Designations:

- 2022: 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. Flynn.

Item 4: Other Business Activities

Ms. Flynn has no outside business activities to disclose.

Item 5: Additional Compensation

Ms. Flynn has no additional compensation to disclose.

Item 6: Supervision

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