

**Mackenzie H. Arsenault, CFP®**

**Cornerstone Financial Planning, LLC**

**70 Center Street, Level 2  
Portland, ME 04101-3935  
Telephone: 207-772-8133  
Facsimile: 207-772-8139**

**February 2, 2015**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Mackenzie H. Arsenault that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Jill Boynton at 603-431-1133 or Susan Veligor at 207-772-8133 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 Mackenzie H. Arsenault 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. Arsenault**

Year of Birth: 1987

Education:

- Roger Williams University, BS, 2009

Business Background:

- 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

**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 63,000 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.

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. Mackenzie H. Arsenault does not have any reportable disciplinary disclosure.

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

Mackenzie H. Arsenault 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. Arsenault does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

### **Item 5 Additional Compensation**

Mackenzie H. Arsenault 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, Jill Boynton supervises the advisory activities of Mackenzie H. Arsenault. Ms. Boynton can be reached at 603-431-1133.

### **Item 7 Requirements for State Registered Advisers**

Mackenzie H. Arsenault does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding. Ms. Arsenault has not been the subject of a bankruptcy petition.

**Jill B. Boynton, CFP®**

**Cornerstone Financial Planning, LLC**

**70 Old Post Road  
Newington, NH 03801-2711  
Telephone: 603-431-1133  
Facsimile: 603-431-1139**

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

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This brochure supplement provides information about Jill B. Boynton that supplements the Cornerstone Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Jill Boynton 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 Jill B. Boynton 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:** Jill B. Boynton

Year of Birth: 1958

Education:

- Tufts University, BA, 1980

Business Background:

- Cornerstone Financial Planning, LLC, CCO and Investment Adviser Representative, 10/2003 - Present
- Mackensen & Company, Inc., Financial Planner, 04/1999 - 02/2004
- Morgan Stanley Dean Witter, Registered Representative, 03/1998 - 01/1999
- Paine Webber, Sales Assistant, 01/1996 - 03/1998

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Certifications: CFP® 1999

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### **Item 3 Disciplinary Information**

Ms. Jill Boynton does not have any reportable disciplinary disclosure.

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

Jill Boynton is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as CCO and Principal of Cornerstone Financial Planning, LLC. Moreover, Ms. Boynton does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

### **Item 5 Additional Compensation**

Jill Boynton does not receive any additional compensation beyond that received as CCO and Investment Adviser Representative of Cornerstone Financial Planning, LLC.

### **Item 6 Supervision**

As Chief Compliance Officer (CCO) of Cornerstone Financial Planning, LLC, Jill Boynton supervises the advisory activities of our firm. Jill Boynton can be reached at 603-431-1133.

### **Item 7 Requirements for State Registered Advisers**

Jill Boynton does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding. Ms. Boynton has not been the subject of a bankruptcy petition.

**Susan J. Veligor, CFP®**

**Cornerstone Financial Planning, LLC**

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Portland, ME 04101-3935  
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Additional information about Susan J. Veligor 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:** Susan J. Veligor

Year of Birth: 1956

Education:

- University of Massachusetts, BA, 1993

Business Background:

- Cornerstone Financial Planning, LLC, Investment Adviser Representative, 02/2004- Present
- Mackensen & Company, Inc. Financial Planner, 02/2000 - 02/2004
- Financial Guidance Associates, Financial Planner, 08/1999 - 02/2000
- Apple Valley Financial Planning, Owner, 09/1998 - 08/1999

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Certifications: CFP® 1998

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

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### **Item 5 Additional Compensation**

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### **Item 6 Supervision**

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