



Cornerstone

ASSET MANAGEMENT GROUP, LLC

Cornerstone Asset Management Group, LLC | 5411 Commonwealth Ave. | Western Springs, IL 60558 | www.csamg.com

Securities and advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd, Davenport, IA. 52807. 563-326-2064. Cornerstone Asset Management Group, LLC and Ausdal Financial Partners, Inc. are separately owned and operated.

Firm Overview

- Private wealth management firm founded in 2020 *
- Research driven, client-focused, firm *
- Kim W. Suchy has a 24-year record of serving financial needs of individuals, families and small businesses
- Brett E. Suchy has 10 years of experience in wealth management operations, business development and investment analysis
- Headquartered in Western Springs, IL with offices in Naples, FL
- Dedicated to managing portfolios for high-net-worth investors

* Investment advisory services offered through Ausdal Financial Partners

Our Mission

Cornerstone is an independent private wealth management firm with a focus on tax-efficient investing, retirement planning and the design and implementation of corporate 401k and pension investment programs.

Cornerstone Tenets of Investment Success:

- Our client's confidence and trust are our most valuable assets. We earn it each day.
- Be responsible stewards of client assets by adhering to a disciplined time-tested investment philosophy.
- All client portfolios are individually managed as investment decisions must incorporate the impact of tax liabilities, capital and income requirements and propensity for risk.
- Provide high-quality client service that is responsive and timely.
- Communicate and coordinate our investment counseling efforts with your other professional advisors to fine-tune your strategy.
- As your personal needs change our investment process evolves with you.
- Be responsible members of our community as individuals and as an organization.

Philosophy

At Cornerstone, we believe favorable long-term investment results can be achieved in various market environments by adhering to three fundamental investment principles:

1. **Diversification:** Risk is reduced through diversification. By diversifying across asset classes, sectors, and securities, we develop portfolios that align a client's risk profile and investment objectives.
2. **Diligence:** We approach each investment with objectivity and a long-term perspective that focuses on business fundamentals, prospects for the company and its industry, quality of earnings and the sustainability of earnings.
3. **Discipline:** We establish the strategic asset allocation for each client and build the portfolio one asset at a time. Tactical adjustments are made when security or sector valuations become under or overvalued.

Cornerstone does not employ a one-size-fits all model portfolio. Rather, the mission is to provide a high level of client service and customization to each portfolio. The key Cornerstone goal is to preserve and build wealth for taxed deferred portfolios and the maintain a rigorous practice of tax efficiency for taxable constructs.

Why Cornerstone?

- **Customized Portfolio Solutions**
 - Cornerstone works with its clients on the design, implementation and management of portfolios that are unique to the client's goals, risk tolerance and liquidity needs.
- **Focus on the Future**
 - With a keen eye on macro developments, investment strategies are constructed accordingly
 - We are very adept at research, understanding markets and employing investment skills to take advantage of current trends and opportunities to develop timely investment solutions.
- **Interactive and Inclusive Approach to Customer Service and Client Relations**
 - Cornerstone provides insight not data. We discuss ideas and changes with our clients in advance and offer specific investment options before they are implemented.

The Cornerstone Approach

Cornerstone will assist you with:

- Financial Self Discovery
- Asset Allocation
- Retirement Planning
- Achieving Tax Efficiency
- Managing Risk Exposure

Addressing the many complex financial decisions of individual and family clients is an integral part of the Cornerstone approach. The approach is highly collaborative in the development of financial solutions and strategies; strategies that are customized to individual and family needs. Cornerstone understands the complexities of family wealth which leads to meaningful and sympathetic dialogue with clients.

Financial Self-Discovery

“Know yourself” should be viewed as a fundamental principle of wealth management. Before thinking about asset allocation, estate planning, or any other financial issue, you need to first identify what is important to you and how wealth relates to those aspects of your life.

The financial self-discovery process should delve into the following issues:

- Setting financial goals that are aligned with personal or family values
- Prioritizing financial concerns and investment risk tolerance
- Defining the role of wealth
- Assessing progress toward objectives
- Identifying how recent life events could affect financial strategies

Customized Solutions

At Cornerstone, we work with our clients to understand the following:

- Income needs
- Return requirements
- Risk tolerance
- Liquidity preferences
- Tax status
- Unique family and social considerations

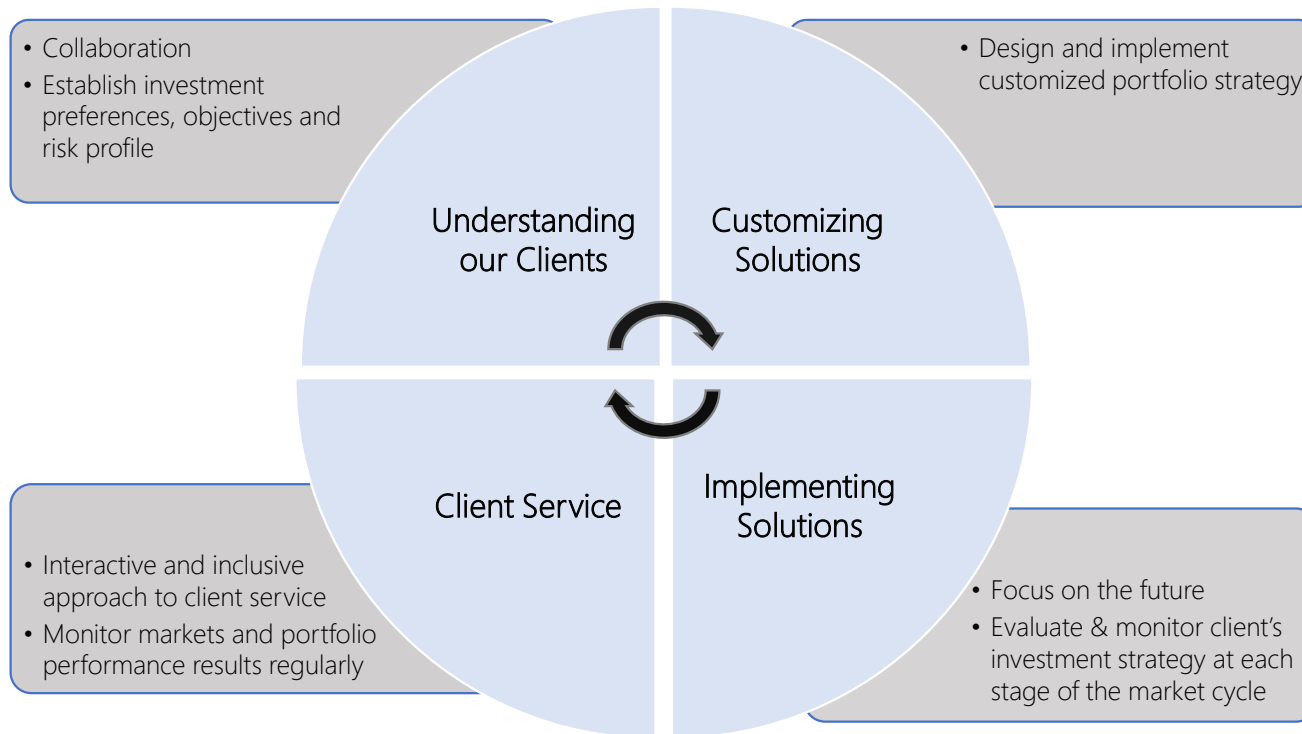
Portfolio Investment Selection

- Design investment policy guidelines for each client
- Tailor investment strategies consistent to client requirements
- Employ an array of asset classes including both domestic, international and emerging markets
- Utilize separate account managers, mutual funds, exchange traded funds (ETFs), individual stocks and alternative investments

Implementation and Monitoring

- Monitor key economic variables which influence performance
- Evaluate and monitor client's investment strategy at each stage of the market cycle
- Implement tactical adjustments within client policy constraints
- Recommend strategic portfolio adjustments given client's unique life changing events

Our Process



Investment Research

- Top-down identification of attractive sectors in current economic environment
- Bottom-up process that identifies undervalued stocks with superior earnings growth potential
- Fundamental analysis to find the investment rationale
- Focus on changes in price and earnings trends to limit risk

Qualitative & Quantitative Analysis

The key to successful investment research is in the blend of consistent discipline with creativity.

Our research framework enables us to envision a company's long-term potential and risk structure in a consistent, repeatable way.

Information is accessed through a wide range of research and media sources.

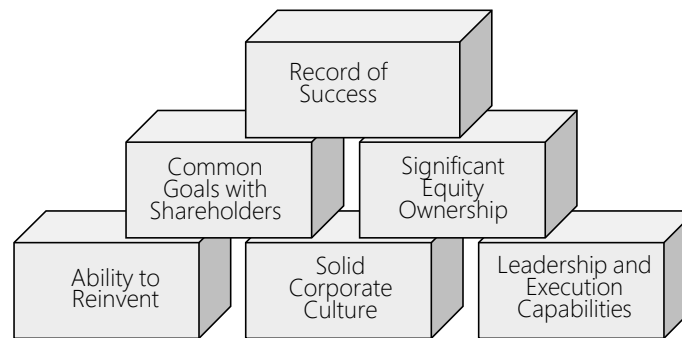
Long-term Factors

Intermediate and Short-term Factors

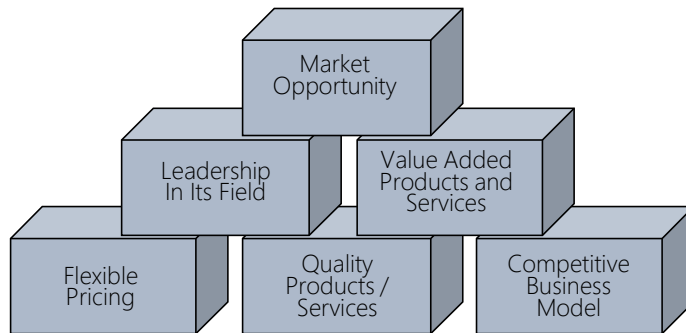
Qualitative	Quantitative
<u>Management</u> <ul style="list-style-type: none"> ◆ Execution ◆ Strategy ◆ Corporate culture <u>Business environment</u> <ul style="list-style-type: none"> ◆ Cyclical ◆ Competition 	<u>Quality</u> <ul style="list-style-type: none"> ◆ Consistency ◆ Profitability ◆ Financial strength
<u>Growth prospects</u> <ul style="list-style-type: none"> ◆ Unit/organic ◆ Industry ◆ Market share/expansion ◆ Margin trends 	<u>Growth</u> <ul style="list-style-type: none"> ◆ Historic ◆ Prospective ◆ Current
<u>Current fundamental performance</u> <ul style="list-style-type: none"> ◆ Estimated trends ◆ Earnings growth ◆ New products/new business ◆ Business risk 	<u>Earnings trends</u> <ul style="list-style-type: none"> ◆ Estimated trends ◆ Current growth
<u>Valuation</u> <ul style="list-style-type: none"> ◆ Opportunity ◆ Risk 	<u>Valuation</u> <ul style="list-style-type: none"> ◆ Historic ◆ Cross sectional
<u>Conceptual/Thematic</u>	<u>Price Trends</u> <ul style="list-style-type: none"> ◆ Intermediate ◆ Short-term

Quality Screen

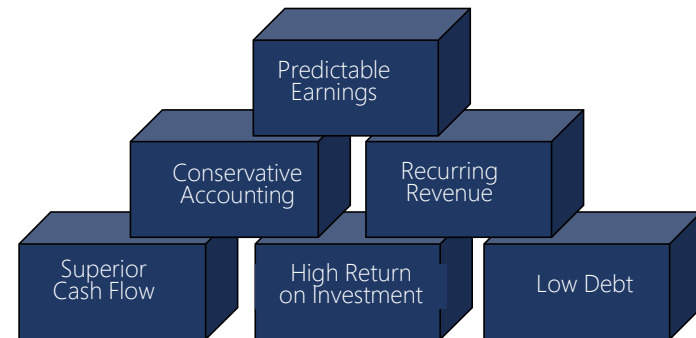
Strong Management



Sustainable Business Model



Solid Financials



Top-Down Industry Screening



- Review industry groups on relative price momentum and relative valuation
- Identify opportunities in oversold industries and risks in overbought securities
- Assess inputs and determine portfolio sector weightings

Bottom-Up Fundamental Stock Analysis



- Evaluate stocks based on key fundamentals and technicals
- Identify stocks/ETF's that have attractive valuations
- Select attractive stocks/ETF's that support Top-Down methodology

Strategic Asset Allocation

Asset allocation is the process of diversifying investments across different asset classes, and it may be the single greatest determinant of a portfolio's risk and return profile. The goal is to develop an asset allocation strategy that achieves an appropriate mix of equities, fixed-income securities, alternative investments, and cash to meet your objectives and cash-flow needs, all within an acceptable level of risk.

When evaluating your asset allocation, Cornerstone will assess if your strategy properly addresses the following issues:

- Current and future cash-flow needs
- Appropriate risk-return trade-off
- Allocation across asset classes and diversification within asset classes
- Performance of individual investment components
- Adequate growth potential for financial goals

Creating an asset allocation strategy may also include the following aspects:

- Consideration of Modern Portfolio Theory
- Stress testing asset allocation plans
- Inclusion of alternative assets and strategies
- Correlation of individual investments within the portfolio

Achieving Tax Efficiency

Earning significant returns is a goal for any portfolio but maximizing what you keep is what really counts. Income tax implications should be considered with every investment decision.

An efficient tax strategy involves:

- Communication between financial advisors, accountants, attorneys, and other trusted advisors regarding unique tax circumstances
- Knowledge of changes to the tax laws
- Strategic use of capital gains and losses (tax-loss harvesting)
- Minimizing short-term gains

Issues that clients should consider when assessing tax liability include:

- Understanding income tax effects on estate planning
- Carry-forward losses from previous tax years and Wash Sale rules
- Alternative Minimum Tax liability
- Executive compensation programs and concentrated equity positions

Cornerstone Asset Management Group is neither a law firm, nor a certified public accounting firm, and no portion of its services should be construed as legal or accounting advice. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

Commitment to Success

- Cornerstone Asset Management remains focused on its mission of helping our clients achieve financial success
- Our Investment Committee remains committed to our mission of generating objective investment ideas and value-added insights, given:
 - Our emphasis on long-term client relationships
 - The rigorous research process and investment regimen



Cornerstone

ASSET MANAGEMENT GROUP, LLC

Securities and advisory services offered through Ausdal FinancialPartners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd, Davenport, IA. 52807. 563-326-2064. Cornerstone Asset Management Group and Ausdal Financial Partners, Inc. are separately owned and operated.

Ausdal Financial Partners, Inc. only transacts business in states in which it is properly registered or is excluded or exempted from registration. A copy of Ausdal Financial Partners, Inc.'s current written disclosure brochure filed with the SEC which discusses among other things, Ausdal Financial Partners, Inc.'s business practices, services and fees, is available through the SEC's website at: www.adviserinfo.sec.gov Please note, the information provided in this document is for informational purposes only and investors should determine for themselves whether a particular service or product is suitable for their investment needs. Please refer to the disclosure and offering documents for further information concerning specific products or services. Nothing provided in this document constitutes tax advice. Individuals should seek the advice of their own tax advisor for specific information regarding tax consequences of investments. Investments in securities entail risk and are not suitable for all investors.