

Important Disclosures

Cornerstone Wealth Group, LLC ("Cornerstone") is an SEC registered investment adviser. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability. Cornerstone Wealth's website (<http://cwgadvisors.com>, referred to herein as the "Website") is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of Cornerstone Wealth's Website on the Internet should not be construed by any client and/or prospective client as Cornerstone Wealth's solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Any subsequent, direct communication by Cornerstone Wealth with a prospective client will be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides.

Cornerstone Wealth does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to the Cornerstone Wealth Website or incorporated herein, and takes no responsibility therefor. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

Certain portions of Cornerstone Wealth's Web site (i.e. newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, Cornerstone Wealth's (and those of other investment and non-investment professionals) positions and/or opinions as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current positions and/or opinions. Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from Cornerstone Wealth, or from any other investment professional. Cornerstone Wealth is neither an attorney nor an accountant, and no portion of the Website content should be interpreted as legal, accounting or tax advice.

Each client and prospective client agrees, as a condition precedent to his/her/its access to Cornerstone Wealth's Website, to release and hold harmless Cornerstone Wealth, its officers, directors, owners, employees and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from Cornerstone Wealth.

Personnel of Cornerstone Wealth hold the designations or educational experience referenced in the Website. In addition, Cornerstone Wealth itself is a member of certain organizations referenced in the Website. You may request a copy of the Brochure Supplements for the personnel of Cornerstone Wealth for additional information regarding the education, business experience and professional designations of the investment adviser representatives of Cornerstone Wealth.

Page Break

Terms & Conditions of Use

These Terms & Conditions of Use are between you and Cornerstone Wealth ("we," "us," and "our"). Your use of the Website, as defined in the Important Disclosures, constitutes an acknowledgement that you have read the most recent version of the Terms & Conditions of Use and that you agree to adhere to its terms. If you do not agree to be bound by these Terms & Conditions of Use, please cease all further use. We reserve the right to amend these Terms & Conditions of Use at any time.

1. Access to Website

Limited License. We grant you a non-exclusive, non-transferable limited license to access and make personal use of the Website and not to download (other than page caching) or modify any portion of the

Website without our prior written approval. You shall not use any robot, spider or other device to monitor the Website in any manner. We may terminate this license at any time.

2. Policies Governing Use of the Website

Links to the Website. You are expressly prohibited from framing or linking or otherwise using or displaying the Website or any portion thereof in such a manner so that it appears to be part of your own or someone else's website.

Privacy Policy. Our use of your information shall be governed at all times by our Privacy Policy.