

<p>Item 1. <u>Introduction</u></p>	<p>Cornerstone Capital, Inc. (“Cornerstone”) is registered with the Securities and Exchange Commission (the “SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, and provide custom portfolios that are tailored to your investment objectives.</p> <p>Monitoring As part of our investment advisory services, we conduct ongoing reviews and monitor investments in your account(s). The review considers the individual securities held, allocation of assets (i.e., fixed income, common stocks and cash) and determines whether the client’s objectives are being met.</p> <p>Investment Authority We typically have complete discretion over the selection and quantity of securities to be bought or sold without obtaining specific client consent. Basic investment parameters are set during an initial client meeting and formally documented through an Arrangement Letter.</p> <p>Limited Investment Offering Our advisory services are generally limited to equity and fixed income management.</p> <p>Account Minimums and Other Requirements We generally require a minimum investment of \$5 million to open a separately managed account. This minimum may be waived at our discretion.</p> <p>Additional information about our services is available under Items 4 and 7 of our Form ADV Part 2A.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments to recommend to me? • What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>What fees will I pay? Typically, we charge an annual fee of 1.0% of the value of a client account up to \$5 million; 0.7% of the value of a client account between \$5 million and \$20 million; and 0.4% of the value of a client account over \$20 million. We charge a minimum annual fee of \$5,000 for investment management services. The more assets in your account, the more fees you will pay us, and the firm may therefore have an incentive to encourage you to increase the assets in your accounts.</p> <p>Fees are typically paid in quarterly installments at the end of each calendar quarter based on the net market value of the client’s account at the close of the market on the date the fee accrues and becomes payable. Additional information about our firm’s fees are included in Item 5 of our Form ADV Part 2A.</p> <p>In addition to our investment management fee, clients may bear transaction fees when we buy or sell investments. Clients may also pay fees to the broker-dealer or bank that maintains each account (called “custody” fees). Our firm might occasionally select and purchase mutual funds for a portion of clients’ portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p>

