Form ADV Part 3 – Client Relationship Summary

Date: 03/10/2025

Item 1: Introduction

CORNERSTONE PROFESSIONAL ADVISOR SERVICES, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***Questions to ask us*: 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?**

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments) and we assess your financial situation and provide advice to meet your goals. As part of our standard services, we typically monitor client accounts on a regular basis. Our firm primarily offers its services on a "discretionary" basis. In a discretionary account and at the outset of the contractual relationship, our firm is granted the authority by you to determine the securities or other assets to purchase or sell in the account. This discretion will remain in effect unless revoked by you. Our firm will monitor your account and will purchase and sell securities and other assets in the account consistent with the investment strategy or strategies selected by you as part of your overall investment plan (subject to any reasonable restrictions provided in writing to our firm).

In a non-discretionary account, our firm does not make recommendations to you concerning your securities and other assets, but our firm does have the authority to implement your instructions. You have the sole authority to determine whether securities or other assets in your account are purchased or sold in the account. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us*: Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me? What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? How might your conflicts of interest affect me, and how will you address them?**

What fees will I pay? You will pay an ongoing advisory fee based on the value of the cash and investments in your account. Advisory fees are asset based, so the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee, although our fees as a percentage may go down. Advisory fees are charged quarterly in arrears or in advance and paid even if you do not have any transactions and the fee paid generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

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Third Party Costs: Some investments (e.g., ETF's) impose additional fees (including transactional and product-level fees) that reduce the value of your investment over time. Additionally, you may also pay fees to a custodian that will hold your assets. **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. Please also see our Brochure for additional details.

Conflicts of Interest: *When we act as your investment adviser*, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. An example of this is our representatives are also licensed insurance agents and may recommend life or annuity products for which they will be paid a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit *https://www.investor.gov/* for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For additional information on our advisory services**, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/115122 and any individual brochure supplement** your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 516-408-1160.