



Dear Clients,

It has been an eventful year and a half for the team at Cornerstone! We've been working hard on our internal structure and systems to make sure we're able to serve our clients well as we grow our team, expand our vision, and help more people.

Our team is happy to welcome our newest team member, Tim Conrad who is serving in the role of Paraplanner along with Jonathan Denton. Liz Pitman has returned to the front office and taken additional responsibility as Business Manager. We are also excited to announce that Kelsey Oltmans has passed her Series 7, Series 66, and Series 24 licensing exams. She is now a General Securities Registered Principal. Don't be surprised if you start seeing her signature on some of your paperwork in the near future! In addition, we are exploring some opportunities with additional personnel we believe God has brought to us and since we're running out of space, we're exploring our options for a potential move or expansion in the next year or so.

It has been an eventful year and a half for the financial industry as well. Regulations have come and gone calling for a fiduciary (doing what is in the clients' best interest) standard. As CFP® professionals and CKA®s, Floyd and I have always abided by the fiduciary standard, and that is the only way Cornerstone knows how to give financial advice. We appreciate efforts on the parts of regulators to curtail the bad characters in our industry, but we've found their attempts to implement the rule burdensome on the good characters and restrictive on who has access to good financial advice.

As for the market overall, it has been a "bouncier" few months of 2018 than pretty much all of 2017. Judging by the number of CWM clients asking about that, you haven't noticed. We are proud of you! That's a great indicator that you're spending your time and energy doing the things that you're great at, that you love to do, and that you're called to rather than fretting about ultimately insignificant volatility. That is precisely what we want for you.

With uncertainty in the market and changes in the industry, we're reminded of the importance of being firmly rooted. Our desire is to stay true to our core values and principles so that we can help you continue to do exactly what you are doing – live well and worry less.

As always, thank you for the privilege of serving you.

Sincerely,

Nate Oltmans, Partner

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