RESIDENCY in FINANCIAL PLANNING
Cornerstone Wealth Advisors, Inc.

Cornerstone Wealth Advisors, Inc. (www.CornerstoneWealthAdvisors.com) is currently seeking candidates for a three-year, full-time (in-person, hybrid, or remote) Financial Planning Resident for a residency to begin in mid-2025. After these three years, our Resident will be exceptionally well-qualified to obtain an advisory career-track position with an established financial planning firm or to begin your own enterprise. Among other things, you will have established meaningful relationships (including hugs, tears and life planning conversations) with over 100 Cornerstone clients, participated in and/or led ~600 client and prospective client meetings, become 'lead advisor' for several of our increasing GenY clientele, written and presented multiple comprehensive financial plans, be as good as (or better) at income tax planning than anyone in your undergraduate cohort, prepared detailed estate plans, managed the Guyton/Klinger safe withdrawal 'guardrails' and structured multiple client investment portfolios. You will be ready to be the 'lead advisor' in almost any client situation and will be an amazing team player in a professional environment. Each previous Resident graduate successfully moved on to advisory positions at their top-choice financial planning firm.

In this salaried position, our Resident will gain real-life experience providing advice to clients in all areas of financial planning and wealth management by working with our nationally-recognized team of professionals. This group includes:

Andrea Eaton, CFP®	Principal and Financial Planner
Jonathan Guyton, CFP®	Principal and Financial Planner
Sara Kantor, CFP®	Financial Planner (Resident in Financial Planning 2013-2016)
Coresa Cass, CFP®	Financial Planner (Resident in Financial Planning 2017-2020)
Olivia Flynn, CFP®	Financial Planner (Resident in Financial Planning 2020-2023)
Rebecca Hofland	Resident in Financial Planning
Xander Say	Resident in Financial Planning
Christina Tucker	Client Service Associate

Cornerstone Wealth Advisors, Inc. is a comprehensive financial planning, advisory and wealth management firm in Minneapolis serving clients in nearly 30 states. Our only compensation is the fees paid directly to us by our clients. We are known nationally for our work and writings in retirement distribution planning, career path development for young financial planners and the national leadership of the Financial Planning Association (FPA).

In 2010, we established our Residency in Financial Planning to prepare select graduates of CFP® Board-Registered financial planning programs for careers as professional financial planners and to meet our advisory needs in serving our clients. Six Residents have graduated from our program, and two more are in the midst of their residencies. Our program has been featured in podcasts by XY Planning Network and Kitces.com (at 35:18) as well as articles in *Investment News*, *Financial Planning* magazine, and *Financial Planning* online.

Responsibilities (progressing in involvement and complexity throughout the three years):

- Client Interaction

  Establish relationships with clients

Participate in 4-6 client meetings each week from Day 1
Complete follow-up communication and implementation from client reviews
Participate in the new client discovery process
Participate in the development and presentation of financial plans to clients
Schedule client review meetings and determine agenda items
Provide answers to client telephone and e-mail questions as capabilities increase

- Back Office Support
  Prepare agendas and reports for 4-6 client review meetings weekly
  Review client investment portfolios relative to asset allocation strategy
  Submit portfolio trades online
  Update client data base in follow-up to review meetings
- Administrative Duties
  Assist in answering incoming calls
  Prepare forms for ongoing client plan implementation
  Scan and organize client documents into client database
  Assist Chief Compliance Officer
- Complete various financial planning and/or investment research projects as needed

Qualifications:
Trustworthy, ethical, appreciative, hard-working emerging professional
Commitment to a career as a financial planning professional
Completion of a financial planning curriculum at a CFP® Board Registered Program
Outstanding academic achievement and related work experience
Excellent oral and written communication skills
Aptitude for applying financial planning knowledge to real-life situations
High personal standards with a team-oriented, fun-loving nature toward colleagues
Working familiarity with database and Microsoft Office software

Compensation:
Steadily-increasing Base Salary
Performance Bonuses as abilities and experience grow
Individual/Family health insurance with Health Savings Account (HSA)
Annual company contribution to HSA
Long-Term Disability (60%) and Group Life Insurance – 100% company-paid
401(k) Plan with Company Match and Profit Sharing Plan (9-12% of Salary/Bonus)
Paid holiday and personal time off (23+ days annually)
Annual budget for CFP® Exam, review course, and FPA Residency
Relocation allowance (if applicable)
Annual FPA membership
Introduction to our network of established planning firms around the country

Contact:
We are seeking outstanding candidates for our Residency in Financial Planning to begin in mid-2025. Please email your resume and cover letter to olivia@cornerstonewealthadvisors.com by September 23, 2024. Resumes will not be accepted without a cover letter that states why you would be a good fit for this position and your three most defining characteristics or attributes. This exercise is meant to show us your writing skills and ability to follow directions, as well as to help us get to know you.