

*This brochure supplement provides information about David M. Winkler that supplements the Cornerstone Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact David M. Winkler, Wealth Planner if you did not receive Cornerstone Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about David M. Winkler is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Cornerstone Wealth Management, Inc.**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**David M. Winkler**  
Investment Adviser Representative

Cornerstone Wealth Management, Inc.  
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UPDATED: 07/02/2014

## Item 2: Educational Background and Business Experience

**Name:** David M. Winkler  
**CRD#:** 5506913  
**Born:** 1945

### Education Background and Professional Designations:

#### Education:

BS Mechanical Engineering, University of Notre Dame - 1968

#### Business Background:

2008– Present	Wealth Planner Cornerstone Wealth Management, Inc.
2008–Present	Registered Representative LPL Financial
2004–2005	CFO BioGenex Laboratories
1999–2004	CFO eForce
1989–1999	CFO Alysis Technologies

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

David M. Winkler is a registered representative with LPL Financial and a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. CWM always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of CWM in their capacity as a registered representative or a licensed insurance agent.

David M. Winkler is also a life insurance agent, speaker for the Foundation for Worksite Financial Education, and an instructor for the UC Berkeley extension Personal Financial Planning Program. Clients should be aware that these services pay a fee and, at this time, there is no conflict of interest that exists with his duties as a registered investment adviser with CWM.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, David M. Winkler does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Cornerstone Wealth Management, Inc..

### **Item 6: Supervision**

As a representative of Cornerstone Wealth Management, Inc., David M. Winkler works closely with Richard Patrick Arzaga, and all advice provided to clients is reviewed by Richard Patrick Arzaga prior to implementation. David M. Winkler's contact information is on the cover page of this disclosure document.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by California securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. David M. Winkler has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. David M. Winkler has **NOT** been the subject of a bankruptcy petition at any time.