



**CORNERSTONE**  
WEALTH MANAGEMENT, INC.

**ADV Part 2B**  
**Individual Disclosure Brochure for**  
**David M. Winkler**  
**Investment Adviser Representative**

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).

Financial Planning offered through Cornerstone Wealth Management, Inc., a registered investment adviser not affiliated with LPL Financial.

February 19, 2021

**Cornerstone Wealth Management, Inc.**

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 (925) 824 2880

 [www.cornerstonewmi.com](http://www.cornerstonewmi.com)

 [www.cornerstonewmi.tv](http://www.cornerstonewmi.tv)



Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC. Financial planning offered through Cornerstone Wealth Management, Inc., a Registered Investment Advisor and a separate entity.

## Item 2 – Educational Background and Business Experience

David M. Winkler was born in 1945. Mr. Winkler received a Bachelor of Science degree in Mechanical Engineering from the University of Notre Dame of in 1968.

### Business Experience

<b>Firm Name and Title</b>	<b>Dates</b>
Cornerstone Wealth Management, Inc., Wealth Planner	2008 to present
LPL Financial, Registered Representative	2009 to present
LPL Financial, Investment Adviser Representative	2009 to present
UC Berkeley Financial Planning Program, Adjunct Professor	2013 to present
Associated Securities Corp., Registered Representative	2008 to 2009
FSC Securities Corporation, Registered Representative	2004 to 2008
BioGenex Laboratories, CFO	2004 to 2005
eForce, CFO	1999 to 2004
Alysis Technologies, CFO	1989 to 1999

## Item 3 – Disciplinary Information

Mr. Winkler does not have any legal or disciplinary events to disclose. Mr. Winkler is not the subject of any pending legal, disciplinary or administrative proceedings.

## Item 4 – Other Business Activities

Mr. Winkler is a registered securities representative and investment adviser representative of LPL Financial a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), the Securities Investor Protection Corporation ("SIPC") and a registered investment adviser. Mr. Winkler is also an insurance agent appointed with various insurance companies.

In these capacities Mr. Winkler may recommend securities, insurance, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Winkler is affiliated. Whenever this occurs, a conflict will exist between the interests of Mr. Winkler and those of the advisory clients.

However, clients are under no obligation to act upon any recommendations of Mr. Winkler or affect any transactions through Mr. Winkler if they decide to follow the recommendations.

## Item 5 – Additional Compensation

Please refer to Item 4 - Other Business Activities above.

## **Item 6 – Supervision**

Mr. Winkler's supervisor is Mr. Arzaga, CEO. Clients may contact Mr. Arzaga at (925) 824-2880.

## **Item 7 – Requirements for State-Registered Advisers**

Mr. Winkler has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Mr. Winkler has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Winkler has not been the subject of any bankruptcy petition.