

## **Firm Brochure Supplement**

### **Cornerstone Planning Group, Inc.**

350 Passaic Avenue, Suite 201  
Fairfield, New Jersey 07004

(973) 487-3220  
www.cspgllc.com

#### **Supervised Person**

Michael A. Ferrara, CFP®, LUTCF®, Financial Advisor

#### **Located at:**

1067 FM 306, Suite 502  
New Braunfels, TX 78130  
830-320-2237

### **BROCHURE SUPPLEMENT, March 2026**

This brochure supplements information about the above referenced individual, which supplements Cornerstone Financial Planning Group Inc.'s ("Cornerstone Planning") Form ADV Part 2A ("Brochure"). You should have received a copy of the Brochure. If you did not, or if you have questions about the contents of this supplement, please contact the Compliance Department at the phone number listed above.

Additional information about the above-referenced Supervised Person is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). SEC or state registration does not and should not imply any certain level of skill or training.

**Michael A. Ferrara, CFP®, LUTCF®**  
CRD # 2755418

**Item 2. Educational Background and Business Experience**

Born: 1964

**Education**

University of Missouri, Bachelor of Science 1987

**Business Background**

Cornerstone Planning Group Inc. - Financial Adviser, 2025-Present

Horizon Wealth Strategies- Associate, 2015 - Present

Eagle Strategies, LLC - Financial Advisor, 2015-2025

New York Life & Affiliates - Agent and Registered Representative, 2012-2025

MetLife 1996 - 2012

**Item 3. Disciplinary Information**

Cornerstone Planning is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Michael Ferrara. Cornerstone Planning has no information to disclose in relation to this Item.

**Item 4. Other Business Activities**

**Licensed Insurance Agent**

Michael Ferrara is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Cornerstone Planning recommends the purchase of insurance products where Michael Ferrara receives insurance commissions or other additional compensation. Any commissions received do not offset advisory fees the Client may pay for advisory services under the Firm. Clients are not required to purchase insurance products through Michael Ferrara and may seek similar services elsewhere.

**Item 5. Additional Compensation**

Michael Ferrara does not receive an economic benefit for providing advisory services from someone that is not a client of Cornerstone Planning.

**Item 6. Supervision**

The activities of all employees, including Michael Ferrara, are subject to Cornerstone Planning's compliance policies, procedures, and code of ethics. Collectively, these procedures are administered by the Compliance Department and supervised by the Chief Compliance Officer, whose contact information is provided on the cover page.

## **FINANCIAL DESIGNATION EXPLANATIONS**

### **CERTIFIED FINANCIAL PLANNER (TM) (CFP®)**

CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.