



Compensation Disclosure

Cornerstone Broker Insurance Services Agency, Inc. receives compensation from insurance carriers or other benefit administrators, paid as a percentage of premiums due or based on a flat rate structure dependent on product type. The compensation can vary by insurance company and may be based on factors such as premium volume or the profitability thereof, for business placed with a particular insurance carrier. Also, depending on the capacity in which Cornerstone Broker Insurance Services Agency, Inc. is acting, and various State laws, we may receive other forms of compensation from insurers, insurance intermediaries, and other vendors, in the form of contingents, overrides, profit-sharing, expense reimbursements, producer subsidies, award trips, and other incentives.