



Kristy MacDonald

CFP®, CIM®, PFP®

Associate Portfolio Manager & Senior Investment Advisor

Kristy MacDonald leads HarbourStone Wealth Management with a clear focus: helping clients bring structure, clarity, and confidence to important financial decisions over time. She works closely with individuals, families, professionals, and business owners navigating an increasingly complex financial landscape—often during periods of transition, growth, or change.

Her approach is grounded in planning first. By taking the time to understand each client's priorities, she helps connect day to day decisions with longer term goals—whether that involves building wealth, preparing for retirement, managing cash flow, or planning for business succession and the transfer of wealth across generations. As an Associate Portfolio Manager, Kristy provides discretionary portfolio management to qualifying clients, combining disciplined investment strategies with thoughtful, ongoing guidance.

Kristy brings over 20 years of experience in the financial industry, including a background in investment banking focused on mergers and acquisitions. This experience provides a strong foundation in financial analysis, business valuation, and strategic decision making—insight that is particularly valuable for business owners and families managing more complex financial situations.

She holds the CFP® and CIM® designations and earned her Bachelor of Arts from Colgate University, where she was a member of the Division I women's ice hockey team.

Outside of her professional work, Kristy remains actively connected to the Northumberland community. She enjoys staying active through sports and fitness, spending time with family and friends, and supporting initiatives that promote financial literacy—particularly for women and the next generation.

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