

Cornerstone Wealth Advisors, Inc.

PRIVACY NOTICE

Maintaining the trust and confidence of our clients is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of Cornerstone Wealth Advisors, Inc. ("CWA").

Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;
- Information about your transactions with us, our affiliates, or others;
- Information about your visits to our website; we store that information in web server logs, which are records of the activities on our sites. The servers automatically capture and save the information electronically. The information we collect in web server logs helps us administer the site, analyze its usage, protect the website and its content from inappropriate use and improve the user's experience.
- Information received from other third parties, such as credit applications or employment status.

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. CWA does not provide client information to non-affiliated companies except in the normal course of providing advisory services requested by our clients. CWA does not sell customer lists and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: We will not disclose information regarding you or your assets at CWA, other than at your request, except under the following circumstances:

- To entities that perform services for us or function on our behalf, such as investment custodians, clearing broker-dealers or portfolio reporting firms;
- To comply with broker-dealer firms that have regulatory requirements to supervise certain representatives' activities;
- To your attorney, trustee or anyone else who represents you in a fiduciary capacity;
- To our attorneys, accountants or auditors; and
- To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

How We Use Information: Information may be used among companies that perform support services for us, such as client relationship management technology, technical systems consultants and programmers, to:

- **Protect your accounts/non-public information** from unauthorized access or identity theft;
- **Process your requests**, such as account distributions, securities purchases and sales;
- **Establish or maintain an account with an unaffiliated third party**, such as a clearing broker-dealer providing services to you and/or CWA;
- **Service your accounts**, such as by issuing checks and account statements;
- **Comply** with Federal, State, and Self-Regulatory Organization requirements; and
- **Keep you informed** about financial services of interest to you.

Regulation S-AM: Under Regulation S-AM, CWA is prohibited from using eligibility information from an affiliate to make a marketing solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously and concisely disclosed; (2) the consumer has been provided a reasonable opportunity and a simple method to opt out of receiving the solicitations; and (3) the consumer has not opted out. CWA does not receive information regarding marketing eligibility from affiliates to make solicitations.

Regulation S-ID: Regulation S-ID requires CWA to have an Identity Theft Protection Program (ITPP) to control reasonably foreseeable risks to customers or to the safety and soundness of CWA from identity theft. We have developed an ITPP to adequately identify and detect potential red-flags to prevent and mitigate identity theft.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Cyber Security: Internal policies and procedures are in place to address cyber security. A copy of this policy is available upon request.

Departing Financial Planners (Investment Adviser Representatives ["IARs"]): If a Financial Planner's affiliation with CWA ends and he/she joins a non-affiliated securities broker-dealer or registered investment adviser, CWA will not permit him/her to use client contact information to solicit clients to join their new firm.

Succession Planning: In the event that the owner(s) of CWA retire, become incapacitated or perish unexpectedly, a change in control of ownership of CWA would require your consent, as dictated by your signed Advisory Agreement, in order to continue providing advisory services to you.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive client, our Privacy Policy will continue to apply to you.

Complaint Notification: Please direct complaints to: Jonathon Guyton at Cornerstone Wealth Advisors, Inc., 5201 Eden Avenue South – Suite 135, Edina, MN 55436; (952) 920-3900.

Changes to This Privacy Policy: If we make substantial changes to the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact us at: Cornerstone Wealth Advisors, Inc., 5201 Eden Avenue South – Suite 135, Edina, MN 55436; (952) 920-3900.