



CORNERSTONE

WEALTH ADVISORS, INC.

PRIVACY NOTICE

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

Information We Collect: In connection with providing financial advice, investment management 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 website visits that we store in server logs, which record activities on our site. We automatically capture and save the information electronically. It helps us administer the site, analyze its usage, protect its content from inappropriate use and improve your experience.
- Information received from credit or service bureaus or other third parties, such as your credit history or employment status.

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. 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 account at CWA, 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 investment custodian firms that have regulatory requirements to supervise certain activities;
- To consumer reporting agencies;
- 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:

- **To protect your accounts/non-public information** from unauthorized access or identity theft;
- **To process your requests** such as account distributions, securities purchases and sales;
- **To establish or maintain an account with an unaffiliated third party**, such as a clearing broker-dealer, insurance broker, accountant or attorney providing services to you and/or CWA;
- **To service your accounts**, such as by issuing checks and account statements;
- **To comply** with Federal, State, and Self-Regulatory Organization requirements.

Regulation S-AM: Under Regulation S-AM, CWA is prohibited from using eligibility information that it receives 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 marketing 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 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 all the owners of CWA retire, become incapacitated or perish unexpectedly, any change in control of ownership of CWA would require your consent, as dictated by your signed Advisory Agreement, in order for CWA to continue providing advisory services to you.

Your Right to Opt Out: Federal privacy laws give you the right to restrict some sharing of your personal financial information. These laws balance your right to privacy with CWA’s need to provide information for normal business purposes. You have the right to opt out of some information sharing with companies that are neither part of nor affiliated with CWA. Choosing to restrict the sharing of our personal financial information will not apply to (1) records of your transactions – such as deposits, withdrawals and asset transfers in or out – to firms that provide data processing and mailing services for CWA; and (2) information about you in response to a court order. If you opt out, you limit the extent to which CWA can provide your personal financial information needed for CWA to periodically report 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 Jonathan 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 any substantial changes in 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.