

FACTS

WHAT DOES CORNERSTONE WEALTH STRATEGIES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Information we receive from you on account applications like Social Security Number, address, email address, date of birth, financial goals, assets, and income
- Account balances and transaction history
- Assets and investment experience
- Tax information
- Personal background

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cornerstone Wealth Strategies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cornerstone share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 509-396-0588

Questions?

Call 509-396-0588 or go to www.cornerstonewealthstrategies.com

Who we are

Who is providing this notice? Cornerstone Wealth Strategies, Inc.

What we do

How does Cornerstone Wealth Strategies protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. 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.

How does Cornerstone Wealth Strategies collect my personal information?

We collect your personal information, for example, when you

- Open an account or perform transaction
- Make a wire transfer or tell us where to send money
- Tell us about your investment or retirement portfolio
- Become a beneficiary of a trust or estate

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Cornerstone has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Customer's other professional advisors (e.g. attorney, accountant, insurance agent, broker-dealer, account custodian, etc.) with customer's written consent

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Please note that Cornerstone Wealth Strategies does not share information with other financial companies for purposes of joint marketing. Additionally, Cornerstone Wealth Strategies does not share information for affiliates' marketing purposes and do not share information about your creditworthiness with our affiliates. Cornerstone does not sell customer lists and will not sell your information to telemarketers.