

**BERNARD WEALTH MANAGEMENT CORP.  
PRIVACY POLICY**

Bernard Wealth Management Corp. (“BWM”) understands and appreciates that our customers are concerned about their privacy and the confidentiality and security of information that we obtain from you. This policy describes the steps we have taken to safeguard your personal nonpublic information and what information we may share with others. We collect certain nonpublic personal information to assist us in providing portfolio management and financial planning services to you. “Nonpublic personal information” is nonpublic information about you that we obtain in connection with our services. It does not include information available from government records, widely distributed media, or government mandated disclosures. We pledge our commitment to maintain the confidentiality of this information. BWM collects your personal nonpublic information from the following sources:

- Information we receive from you on applications or other forms, (such as your name, social security number, assets, income) to the extent that it is needed for the planning process.
- Information about your transactions with us or others (mutual funds, insurance companies, trust companies, etc.).
- Information developed as part of the portfolio management services or financial planning process.

BWM does not disclose nonpublic personal information about our customers or former customers to anyone except as permitted by law. For example, we are permitted by law to share information about you with:

- Companies that assist us in processing your transactions and servicing your account.
- A brokerage firm in order to execute securities transactions on your behalf.
- Federal and state regulators that regulate our firm.
- Entities with whom we have agreements with to perform services for use or function on our behalf such as software companies, our attorneys, and accountants.
- Your accountant, attorney, or family members with your prior consent.

BWM does not provide your personally identifiable information to direct marketers or solicitors for any purpose. BWM will continue to adhere to the privacy practices described in this notice when you become a former customer. You become a former customer when your portfolio management agreement is terminated. We will maintain personal identifiable information about you during the time you are a customer, and for any time thereafter that we are required to maintain such records by federal and state securities law. We generally maintain that information, using the safeguards already in place, even after the required record retention period.

**Information Safeguarding:** BWM maintains safeguards to comply with federal and state standards to protect your nonpublic and personal information. BWM internally safeguards your nonpublic personal information by restricting access to those employees who need the information to provide products or services to you. In addition, we maintain physical, electronic, and procedural safeguards that meet state and federal standards to guard your nonpublic personal information.

**Privacy Policy Updates:** We will also delivery our privacy policy to you annually. From time to time, we may amend our privacy policy. If we amend our privacy policy, we will deliver to you an updated copy.

**We Strive To Maintain Accurate Information:** If you ever believe that our records contain inaccurate or incomplete information, please let us know immediately; our services are customized for you and what makes you unique (personal and family obligations).

**How to Contact Us with Privacy Questions:** If you have any questions regarding our privacy policy, please contact Bernard Wealth Management Corp. by:

- Mail at 360 N. Main Street, Suite 430, Royal Oak, MI 48067
- Phone at 248.556.2900
- E-mail at ken@bernard-wealth.com