

**BERNARD WEALTH MANAGEMENT CORP.
PRIVACY POLICY**

Bernard Wealth Management Corp. (BWM) understands and appreciates that our clients 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 client information we may share with others. As a client of BWM, you will give us certain personal information so we may open and manage your account. 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;
- Information about your transactions with us or others (mutual funds, insurance companies, trust companies, etc.).

BWM maintains safeguards to comply with federal and state standards to protect your nonpublic and personal information. We do not share your nonpublic personal information with any third parties, *except in the following circumstances*:

1. As necessary to provide the service you have contracted for with BWM
2. As necessary to maintain and service your account(s)
3. As required by regulatory authorities or law enforcement officials who have jurisdiction over BWM, or as otherwise required by any applicable law; and
4. To the extent reasonably necessary to prevent fraud and unauthorized transactions

Employees are prohibited, either during or after their employment with BWM, from disclosing nonpublic personal information on any current or past client of BWM to any person or entity except under the circumstances described above. An employee is permitted to disclose nonpublic client information only internally as necessary in the performance of our duties (to deliver services to you and other clients).

Information Safeguarding: BWM internally safeguards your nonpublic personal information by restricting access to our employees who provide products or services to you. In addition, we will maintain physical, electronic, and procedural safeguards that meet state (and federal) standards to guard your nonpublic personal information. These include: password security on electronic records, archives / back-ups of computers, security within our offices, among others.

Privacy Policy Updates: From time to time, we may amend our privacy policy. You will receive an update of our privacy policy. Typically we will mail you an updated copy at the beginning of our relationship and annually (each calendar year) thereafter.

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 28411 Northwestern Hwy., Suite 200, Southfield, MI 48034
- Phone at 248.556.2900
- E-mail at ken@bernard-wealth.com