

# FACTS

## WHAT DOES Cornerstone Wealth Management, Inc. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Account Balances</li> <li>■ Annual Income and Other assets that you own</li> <li>■ Risk Tolerance and Personal Investment Experience</li> </ul>
<b>How?</b>	All financial companies need to share <b>customer</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer</b> personal information; the reasons <b>Cornerstone Wealth Management, Inc.</b> chooses to share; and whether you can limit this sharing.

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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 970-225-0296 —our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online: <a href="http://www.cornerstonewmionc.com">www.cornerstonewmionc.com</a> or email <a href="mailto:Craig@cornerstonewmionc.com">Craig@cornerstonewmionc.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information      days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 970-225-0296 or go to <a href="http://www.cornerstonewmionc.com">www.cornerstonewmionc.com</a> or email <a href="mailto:Craig@cornerstonewmionc.com">Craig@cornerstonewmionc.com</a>

## Who we are

### Who is providing this notice?

Cornerstone Wealth Management, Inc. a Registered Investment Advisor through the state of Colorado.

## What we do

### How does Cornerstone Wealth Mgt. 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.

### How does Cornerstone Wealth Mgt. collect my personal information?

We collect your personal information, for example, when you

- Open an account or discuss your investments
- Seek financial advice or Make deposits or withdrawals
- Enter into an investment advisory contract

### 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. See below for more information on your rights in Colorado

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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cornerstone Wealth Management, Inc. has no affiliates.

### Nonaffiliates

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

- Cornerstone Wealth Management, Inc. does not share with non-affiliates so they can market to you.

### Joint marketing

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

- Cornerstone Wealth Management, Inc. does not jointly market with any outside companies.

## Other important information

Special notice for all state residents: You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. For Colorado Residents: In accordance with Colorado State Law (6-21-103 C.R.S.) Cornerstone Wealth Management, Inc. offers AT-RISK adults the option to sign a prior consent form allowing us to share your financial records maintained by us with Law Enforcement and County Departments, if we suspect that you may be subject to financial exploitation. To learn more about this option, please contact us