

Privacy Policy Statement

Cornerstone Financial Management LLC respects your right to privacy. Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We are committed to secure the confidentiality and integrity of your personal information.

Why We Collect Your Information

We gather information about you and your accounts so that we can (i) know who you are and thereby prevent unauthorized access to your information, (ii) provide you with our products and services, and (iii) comply with the laws and regulations that govern us. In providing financial services and/or products to you, we collect certain non-public personal information about you. Our policy is to keep this information strictly confidential and safeguarded, and to disclose it only to (i) unaffiliated third parties as is necessary to provide services to your account, (ii) as required by law, or (ii) with your written consent.

Information We Collect About You

The non-public personal information we may have about you includes what you provide to us when opening an account or communicating with us. We may collect the following types of non-public personal information about you:

- Information about your identity, such as your name, address, and social security number.
- Information about your accounts and transactions with us.
- Information we receive from you on applications, such as your beneficiaries or income.
- Information that you may provide when you visit our website and which we may collect through the web server (often referred to as “cookies”).

Information We Disclose

We will release information only to: (i) you or your duly authorized representative, (ii) to third parties that provide services in connection with your account, and which have agreed to maintain its confidentiality, and (iii) as is required by law, regulation, judicial process or by other authorities with jurisdiction.

Safeguards - Confidentiality & Security

Cornerstone Financial Management LLC has physical, electronic, and procedural safeguards in place that we believe are reasonably designed to protect the security and confidentiality of your information. These include password-protected user access to our computer files and strict confidentiality policies that apply to all our personnel. We restrict access to your personal and financial data to authorized associates who have a need for these records. Furthermore, we will continue to adhere to the privacy policies and practices described in this notice even after your account is closed or becomes inactive.

If you are a new customer, we can begin sharing your information from the date you received this notice. When you are no longer our customer, we continue to share your information as described in this notice. In addition, this notice may change from time to time. However, you can contact us at any time to limit our sharing. For questions about our privacy policy or to opt out, please call (800) 527-1238 or write 10 Mall Road, Suite 301 Burlington, MA 01803.