

## ***How We Use and Protect Personal Information at Cornerstone Advisors, LLC***

At Cornerstone Advisors, LLC (“Cornerstone”), protecting your privacy is very important to us. We value your trust and we want you to understand what information we collect, how we protect it, and how we use it. We treat personal information – nonpublic information that identifies you – with respect, and in accordance with this Privacy Policy.

### ***Information We May Collect***

We may obtain information, much of which comes directly from you, to provide you with products and services you have requested, and as we deem appropriate, to determine your eligibility for products or services. We may collect identification and contact information, as well as transaction and investment experience information from applications, transactions with others and us, and from outside companies. Examples of the sources and types of information we may collect include:

- Information about the products and services you purchase through us, including copies of applications, registration forms, or other forms containing your name, address, telephone number, social security number, e-mail address, investment objectives, income and assets, employment information, and accounts with others;
- Information regarding your brokerage and/or investment advisory transaction history with us, our service providers, such as clearing firms, or other companies; and
- Information that other companies who assist us in marketing our own products and services or products we offer jointly with our financial institutions may have, such as your name, address, and telephone number

### ***Information We May Disclose and to Whom We May Disclose Information***

Cornerstone does not disclose your personal information to companies or organizations not

affiliated with us that would use the information we have provided them to contact you about their own products and services.

We may disclose all the personal information we collect, as described above, to companies such as insurance companies and brokers, banks, broker/dealers and investment advisors that provide services to you on our behalf, in the following types of situations such as:

- Providing administrative, customer assistance, clearing, operational, or other services;
- Preparing, printing, and delivering confirmation statements and other documents;
- Executing securities transactions;
- Maintaining or developing software for us; and
- A financial institution (such as banks, investment advisors, or securities firms) with which we have joint marketing arrangements to jointly endorse or offer financial products or services.

Cornerstone will not sell your personal and confidential information to unaffiliated third parties.

### ***Disclosures Permitted by Law***

We may also disclose all the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or insurance and securities regulatory agencies.

### ***Instructions on How to Notify Us***

For any questions regarding this policy, please contact your Investment Advisor Representative directly or call Cornerstone Advisors Compliance Department at 785-273-2685.