

# BERTRAM FINANCIAL ADVISOR SERVICES LLC

## PRIVACY POLICY NOTICE

BFAS is committed to adhering to the requirements and expectations regarding the privacy of personal information. Privacy regulations are founded upon three definitions:

1. **Consumer** – a person who purchases products from the firm but is not yet in an investment advisory relationship with the firm, or a person who provides nonpublic personal information after attending a seminar, but has not yet established an investment advisory relationship with the firm.
2. **Client** – a person with a continuous relationship with the firm, or that individual's designated representative
3. **Confidential Information** – personally identifiable private information, not available from public sources, about a client or consumer. It generally includes name, address, age, social security number, assets, income, net-worth, account balances, account numbers, beneficiary information, or investment history.

BFAS collects nonpublic information about client and consumers. We will not share nonpublic information about clients or consumers with third parties not affiliated with BFAS, except as noted below:

- To complete transactions or account changes, as directed by the client
- To maintain or service a client's account
- If requested by the client
- With contracted service providers of administrative functions for BFAS
- If BFAS is required or permitted by law or regulatory authorities with jurisdiction over the firm

As a client of BFAS your privacy is important to us. We are dedicated to safeguarding your personal and financial information. We restrict access to confidential personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to comply with federal standards to guard your confidential personal information. Please contact us with any questions about this policy.