

BWFA's Annual Client Confidentiality Notice

Our Promise to You

We will not disclose your personal information to anyone unless it is required by law, at your direction, or necessary for us to provide you with our services. We will not sell your personal information to anyone.

Information We Collect

We collect a variety of personal and non-personal information from you in order to complete our advisory obligation to you. The information varies depending on the type of advisory service we're providing. This includes, but is not limited to, social security number(s), birth date(s), driver's license number(s), investment and bank account information, insurance coverage and health status.

How We Handle Your Personal Information

All our employees have access to personal information in order to provide services to you. Each employee has signed a confidentiality agreement.

We share information between spouses unless you tell us not to. This includes financial planning, tax, IRA and retirement account information (401(k), TSP, 403(b), pension, etc.).

Your information may be shared with outside parties such as federal regulators, brokerage firms where trading orders are placed on your behalf, accountants, and insurance agents or realtors, as necessary.

We maintain a secure office including a monitored security alarm, cameras, and motion detectors. We encrypt emails that include sensitive personal information.

Our computer environment is secured by nightly backups, a firewall, a virtual private network for remote connections, and virus protection software. Our systems are tested against intrusion on a periodic basis.

Your personal information will be maintained during the time you are a client and for the required time thereafter. The retention periods are set by federal and state securities laws and are outlined in BWFA's Policies and Procedures Manual. When the retention period ends, we destroy the records by shredding.

Please do not hesitate to contact us with questions about this notice.

Sincerely,



Robert Carpenter
President & CEO

January 2019