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Baltimore-Washington

FINANCIAL ADVISORS

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.).

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

BWFA's internal network is secured by state-of-the-art hardware and cybersecurity software to protect sensitive data from interception. Some methods used to safeguard BWFA's computer environment include daily virus scanning, network traffic monitoring, access controls, employee awareness training, and intrusion testing.

Your personal information will be maintained electronically 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.

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

Sincerely,

Robert Carpenter

Robert Carpenter
President & CEO