cornerstone
WEALTH PARTNERS

Privacy Notice

Cornerstone Wealth Partners, LLC

EFFECTIVE May 21, 2026

At Cornerstone Wealth Partners, the trust you place in us is the foundation of our work together. Part of that trust is how we handle the personal information you share with us. This notice explains, in plain English, what we collect, how we use it, who we share it with, and how we keep it safe.

Information we collect

In the course of providing investment advisory and financial planning services, we collect personal information from you and about you, including:

- Identifying information you provide directly: name, address, phone, email, Social Security number, date of birth, employment, and family details.
- Financial information you provide: income, expenses, assets, liabilities, account balances, investment goals, and risk tolerance.
- Account information from custodians and third parties: Altruist, retirement plan recordkeepers, and other firms holding accounts we advise on.
- Communications between us: emails, phone calls, meeting notes, and documents you share.

How we use your information

We use your information to:

- Provide investment advisory and financial planning services to you.
- Administer your accounts and process transactions through your custodian.

- Communicate with you about your accounts, our services, and relevant market or planning topics.
- Meet our legal, regulatory, and tax-reporting obligations.
- Improve our services and protect against fraud.

Who we share your information with

We do not sell your personal information, and we do not share it with anyone for their marketing purposes. We share it only as needed to provide services to you, to operate our business, or as required by law. The categories of third parties we share with include:

- Custodians and brokerage firms (Altruist Financial) to open accounts, execute trades, and deliver statements.
- Co-advisors (Matson Money) for accounts where they share advisory responsibility.
- Workplace retirement plan recordkeepers (PCS Retirement, 401Go, Broadridge Matrix) when you participate in plans we advise.
- Service providers, including our customer relationship management system, document storage and email providers, e-signature platform, and compliance consultants, under written agreements that require them to protect your information.
- Regulators, law enforcement, and other authorities when required by law or compelled by legal process.

How we protect your information

We use a combination of administrative, technical, and physical safeguards designed to protect your information against unauthorized access, use, or disclosure. These include:

- Encrypted email and document transmission.
- Multi-factor authentication on all firm systems.
- Restricted access to client information on a need-to-know basis.
- Written agreements with our service providers requiring them to protect your information.
- Ongoing cybersecurity and privacy training for all firm personnel.

Your choices

You have certain choices regarding your information:

- You can request a copy of the information we hold about you.
- You can ask us to correct inaccurate information.
- You can opt out of marketing communications from us at any time.
- You can ask questions or raise concerns about how we handle your information by contacting our Chief Compliance Officer.

Former clients

If you stop being a client, we continue to apply this notice to your information for as long as we retain it. Federal recordkeeping rules require us to keep certain records for a number of years after the relationship ends; we keep that information secure under the same standards described above.

Changes to this notice

We review this notice every year and may update it as our practices change or as regulations require. We will send you an updated notice annually and any time there is a material change. The current version is always available on request.

Contact us

If you have questions about this notice or about how we handle your information, please reach out:

Joshua VanDyke
Chief Compliance Officer
Cornerstone Wealth Partners, LLC
2525 Jolly Road, Suite 200, Okemos, MI 48864
(517) 381-3450
joshua@cornerstonewealthpartners.com

Additional Information for California Residents

This section supplements the information contained in the other sections of this Privacy Notice and applies solely to clients, visitors, users, and others who reside in the state of California ("consumers" or "you") and for whom we have data that are subject to the California Consumer Privacy Act of 2018, as amended (the "CCPA"). This Privacy Notice, including this additional information, is provided to comply with the CCPA and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this section.

It is important to note, however, that the CCPA does not apply to all entities, nor does it apply to personal information maintained by financial services firms that are covered under certain exemptions described in the CCPA. As such, the CCPA may not apply to personal information we maintain about you.

For the 12-month period prior to the date of this Privacy Notice, we have not "sold" (as that term is defined under the CCPA) any of your information, and we have not shared your information with any third party for that party's marketing purposes.

Depending upon how you interact with us, you may have various rights in connection with our processing of your personal information, each of which is explained below.

Access

You may have the right to confirm with us whether your personal information is processed and, if it is, to request access to that personal information, including the categories of personal information processed, the purpose of the processing, and the recipients or categories of recipients. We do have to consider the interests of others, so this is not an absolute right and there are additional exceptions under the CCPA. We are not obligated to respond to more than two access requests for the same individual's personal information within any 12-month period.

Deletion

You may have the right to ask us to erase personal information concerning you, except we are not obligated to do so if we need to retain such data in order to comply with a legal obligation or to establish, exercise, or defend legal claims, or under other exceptions under the CCPA.

If your request is for data relating to you that is de-identified or aggregated so that it is no longer personal information, we are not required to re-identify the data to respond to your request. You have a right to receive nondiscriminatory treatment for the exercise of the privacy rights conferred by the CCPA.

Making your own privacy rights request

To exercise one or more of these rights, please contact us using the contact information at the end of this notice. We may need to verify your identity before we can fulfill your request. Verification can involve matching up to three pieces of your personal data (as provided on your request) with our internal records.

Authorized agent requests

An access or deletion request also may be made by someone else you authorize specifically to make such a request under the CCPA, or by someone you have named as your agent under a power of attorney that is valid under the California Probate Code.

Handling requests we receive

If we need additional information to verify your identity, we will let you know. We will endeavor to respond to a verified request within 45 days unless there are grounds for extending our response timeframe by up to an additional 45 days. In the event of an extension, we will explain to you why the extension is necessary. In some cases, your ability to access or delete your personal information will be limited, as required or permitted by applicable law, even when the CCPA applies to the personal information we have for you. If we cannot fulfill your request because we cannot verify your identity or due to exceptions under the CCPA (or when the CCPA does not apply to the personal information), we will let you know in our response.

Changes to this Privacy Notice

If we make any substantial changes in the way we use or disseminate confidential information, we will notify you.

Appendix — GLBA Model Privacy Notice

The disclosure below is provided in the standardized format prescribed by the federal financial regulators under the Gramm-Leach-Bliley Act (Regulation S-P). It restates the disclosures in this notice in the form required by federal law.

FACTS	WHAT DOES CORNERSTONE WEALTH PARTNERS, LLC DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Employment information and wire transfer instructions • Investment experience and risk tolerance When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cornerstone Wealth Partners, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CWP share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	**Yes**	No
For our marketing purposes — to offer our products and services to you	**Yes**	No

For joint marketing with other financial companies	**No**	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	**No**	We have no affiliates
For our affiliates' everyday business purposes — information about your creditworthiness	**No**	We have no affiliates
For our affiliates to market to you	**No**	We have no affiliates
For nonaffiliates to market to you	**No**	We don't share

Questions?	Call (517) 381-3450 or email joshua@cornerstonewealthpartners.com

What we do	
How does Cornerstone Wealth Partners, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include encrypted email and document transmission, multi-factor authentication, restricted access on a need-to-know basis, written agreements with our service providers, and ongoing cybersecurity and privacy training for our personnel.
How does Cornerstone Wealth Partners, LLC collect my personal information?	We collect your personal information, for example, when you • open an account or make deposits or withdrawals from your account • seek advice about your investments or tell us about your investment or retirement portfolio • enter into an investment advisory contract We also collect your personal information from others, such as your custodian or other financial companies.

Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Cornerstone Wealth Partners, LLC has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Cornerstone Wealth Partners, LLC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Cornerstone Wealth Partners, LLC does not jointly market.