



Bridgewater Wealth & Financial Management, LLC
Privacy Notice

At Bridgewater, we recognize the importance of maintaining the utmost security and confidentiality of our customer's information. In addition to internal policies and procedures designed to safeguard customer information, we prohibit those we do business with from any reuse of that information for purposes other than those intended by Bridgewater.

Our privacy policy is subject to change. In the event that changes occur, you will be informed in accordance with applicable laws. Additionally, you will be provided with our privacy policy annually. For purposes of our privacy policy, customer information means personally identifiable information about a consumer who has a relationship with Bridgewater. Accordingly, at Bridgewater we have adopted the following:

Customer information security and confidentiality

We take a number of steps to ensure that customer information is adequately safeguarded. These steps include the following: 1) Implementing a number of physical and electronic security features to prevent unauthorized access; 2) Limiting employee access to customer information except as needed to administer our services; and 3) Conducting periodic reviews of our computer systems, including security features. Additionally, our employees are required to acknowledge their responsibility in writing to maintain the confidentiality of customer information.

How we collect information

We only collect customer information that we receive: 1) on applications to us for our products or services; 2) from processing your Accounts with us and the transactions in those Accounts, as well as providing services to you; 3) about you from our affiliated companies; and 4) in response to requests made to third parties about you or to confirm information that you have provided to use.

How we disclose customer information

We may disclose customer information under the following circumstances: 1) To verify or complete a transaction; 2) To verify the existence and condition of your Account for a third party, such as another financial institution; 3) To a third party who performs functions on behalf of Bridgewater (*i.e.*, custodian or other broker-dealer); 4) To comply with laws, regulations, or a court or government order or request; 5) To inform you of our other products or services; or 6) If you or any authorized person on the Account gives us oral or written permission to do so.

Customer information we disclose to others

We may disclose customer information to others as follows: 1) Parties who we request to verify the accuracy of information that a customer has provided to us; and 2) Parties who assist us in servicing our clients' accounts, such as a custodian, money manager or broker-dealer. Additionally, we provide customer information to others as permitted by law, which include: 1) In response to a subpoena, levy, garnishment or other legal process; and 2) In response to a request by an auditor or SEC/NASD examiner.

Customer information Shared Among Bridgewater's Affiliates

Bridgewater has an affiliated accounting firm that allows us to provide our customers with general accounting and tax preparation services.

Customer information about Former Customers

We apply the same privacy policies and practice to our former customers that we do to our existing customers. Collected customer information is retained in accordance with Federal law.

Customer information – Accuracy

We recognize the importance of maintaining accurate customer information that is provided to you in various forms, including account statements and billing statements. If you ever notice that your information is inaccurate, please contact us. Upon your notification, we will correct any inaccuracies.

Protecting your information

There are a number of steps you can take to protect your information, including 1) Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others; 2) Pay attention to your billing cycles and follow up with creditors if your bills don't arrive on time; 3) Guard your mail from theft; 4) Deposit outgoing mail in post office collection boxes or at your local post office; and 5) Put passwords on your credit card, bank and phone accounts. If you suspect that your personal information, including social security number or account information has been misappropriated to commit fraud or theft please contact: 1) Your Bridgewater personal representative; 2) The fraud departments of each of the three major credit bureaus; 3) The creditors for any accounts that have been tampered with or opened fraudulently; and 4) Your local police or the police in the community where the identify theft took place. You should also contact the Federal Trade Commission (FTC) at 10877-IDTheft or at www.consumer.gov/idtheft.