

Northern Oak Wealth Management, Inc.
Privacy Policy

Last Updated: August 1, 2017

Northern Oak Wealth Management, Inc. (“Northern Oak”) wishes to assure you that we are committed to maintaining the confidentiality of information that we obtain from you. This Privacy Policy (“Policy”) describes the privacy practices of Northern Oak and addresses the types of information that we gather, how the information is used, and with whom the information is shared. Questions regarding this Policy should be directed to Northern Oak per the contact information at the bottom of this Policy. Please review this Policy and visit the Northern Oak website - www.northern-oak.com - (“Website”) from time to time to review any updated versions.

Application of Policy

When you choose to become a client of Northern Oak, you provide us with certain personal information that we use to open and service your account. Similarly, when you visit our Website, you provide us with additional information that we may use to operate and improve the Website or that we may use in providing you with services. To safeguard this information, we have adopted this Privacy Policy.

Your Consent

In choosing to be a client of Northern Oak or in using the Website, you consent to this Policy. We reserve the right to update or modify this Policy from time to time. Any updated Policy will be posted on the Website. Your continued relationship with Northern Oak as a client or your use of the Website indicates acceptance of any modified or updated terms.

Information Collected

As a client of Northern Oak, we collect certain nonpublic personal information (“Personal Information”) about you. This information includes, for example, information on your account agreement and investment policy statement, or other forms, including your name, address, Social Security number, marital status, assets, and income. As a client, we also collect information about your investments and transactions with us and other financial institutions. This may include specific investments, account balances, and cash deposits and withdrawals.

When you visit our Website, send us electronic communications or submit materials to us through other methods, Northern Oak may collect certain additional Personal Information from you. This information is provided by you through the completion and submission of forms, inquiries, and other similar means. This additional Personal Information may include, but is not limited to, your name, address, telephone number and e-mail address. By providing this information, you consent to Northern Oak’s use of the Personal Information in accordance with this Policy.

When you use our Website, Northern Oak receives and stores certain personally non-identifiable information, such as the number of unique visitors, how our Website is accessed, and the IP address or browser information (“Non-Personal Information”). Non-Personal Information is passively collected using various technologies and is not used to identify a specific user.

Cookies

In connection with the operation of our Website, Northern Oak may employ the use of cookies or similar functionality. A cookie is a small text file stored by your computer’s Internet browser to help improve your experience on a website. A cookie does not extract any Personal Information, nor can it be used to read any other personal information on your computer. If you do not wish to accept cookies from the Website, you can turn off this function in your browser’s preferences; however, some portions of our Website may not operate properly.

Use and Disclosure of Information Collected

We use the information you provide to help us provide services to you. We do not disclose any Personal Information about you or your accounts to anyone, except as necessary or appropriate in order to provide our investment advisory services to you. In this regard, we may share your Personal Information with companies, business partners or persons that provide services in connection with your investments and other transactions to the extent necessary or appropriate in order to carry out the investment advisory services. We may also share your Personal Information with companies and government agencies to the extent permitted or required by law, for legal, regulatory or other purposes. Further, we may share your Personal Information with other persons who may have a legal interest in your account(s). Finally, Northern Oak may disclose your Personal Information as allowable or permitted under applicable law including, without limit, where helpful or necessary to comply with a legal obligation, protect or defend the rights or property of Northern Oak, or act in urgent circumstances to protect the personal safety or property of others.

As to Non-Personal Information collected by Northern Oak, we may use that information for administrative purposes, to improve our business practices, to make changes to our Website or any other legitimate purposes allowable under law.

Use by Children

Our Website is offered and available to users who are 18 years of age or older. By using the Website, a user represents and warrants that s/he is of legal age to form a binding contract with Northern Oak and meets this age eligibility requirement. If you do not meet this requirement, you must not access or use the Website or send any Personal Information through the Website or otherwise. Northern Oak does not knowingly collect Personal Information from individuals under the age of 18.

Privacy Precautions

We strive to maintain the confidentiality of your Personal Information by restricting access to your Personal Information to those employees, business partners, contractors or agents with a

legitimate need for the information. We also maintain certain physical, electronic and procedural safeguards that are intended to promote the assurances set forth in this Policy.

While North Oak takes precautions to protect information furnished through its Website, email or other electronic means, the transmission of information electronically via the Internet or otherwise is not completely secure. Any transmission of Personal Information through the Website, through email or other electronic means is at your own risk. Northern Oak is not responsible for circumvention of any privacy settings or security measures contained on the Website or the underlying technical infrastructure supporting the Website or email systems.

Do Not Track

Northern Oak does not track its Website users over time and across third party websites to provide targeted advertising and therefore does not respond to Do Not Track (DNT) signals.

Other Websites

The Website may contain links to other websites or may otherwise provide access to other sites that are not operated or controlled by Northern Oak. Northern Oak is not responsible for the information collected on any of these other sites, the privacy policies or terms of use on those sites. We encourage you to review any privacy policies or terms of use posted on any of these sites. You agree to look solely to the third party site owners in the event of any claims related to use of your information on those sites and waive any such claims against Northern Oak.

Business Change

In the event that Northern Oak is acquired or merged into another company, or any other similar business transition, your Personal Information will be disclosed and transferred to the new entity. Note that this Policy may then be amended in accordance with the new company's business practices.

Governing Law

All matters relating to this Policy and use or disclosure of your information, including all disputes, will be governed by and construed in accordance with the laws of the United States and by the laws of the State of Wisconsin without regard to its conflicts of law provisions.

Contact Information

Should you have any questions regarding this Policy, please contact us by phone at (414) 278-0590 or by email at lriese@northern-oak.com. If you inform us that the information we have about you is incorrect, we will review the corrections and make appropriate adjustments.