

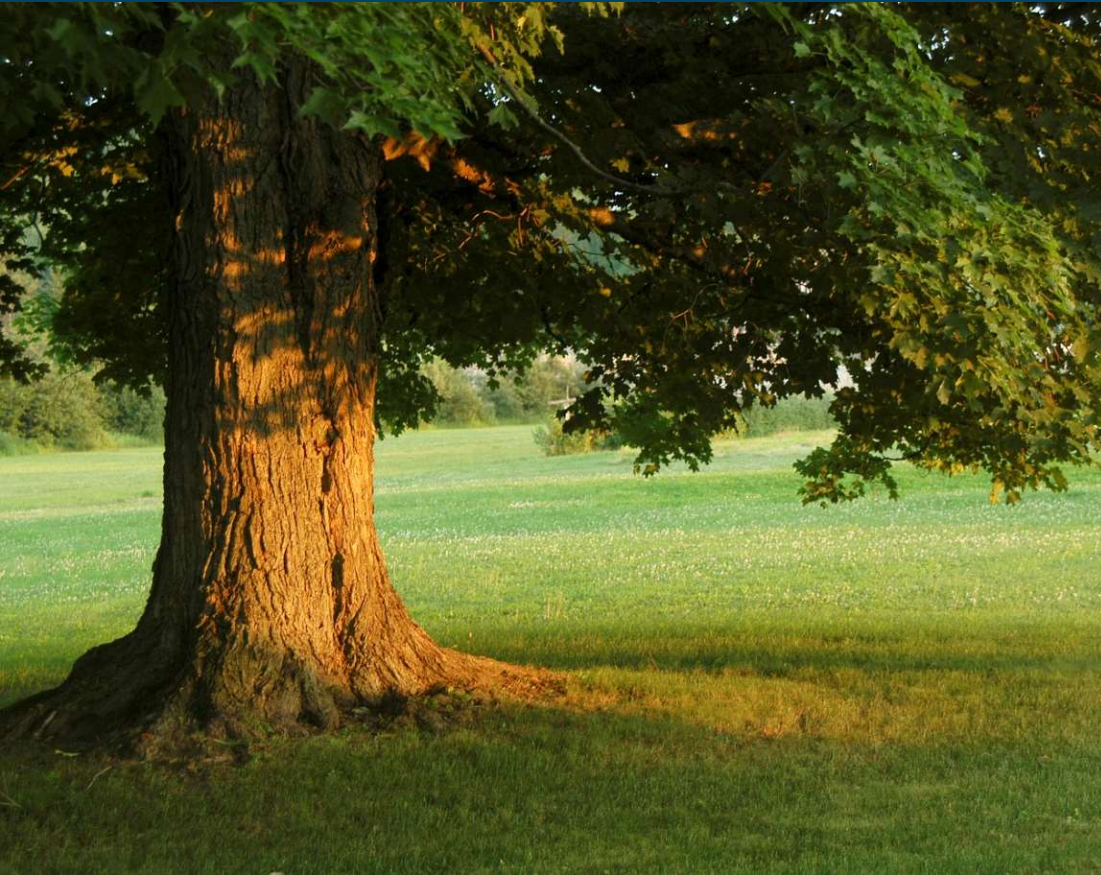


BURT WEALTH ADVISORS:
ROOTED IN TRADITION,
GROWING THROUGH SUCCESS

Version 05/11/22



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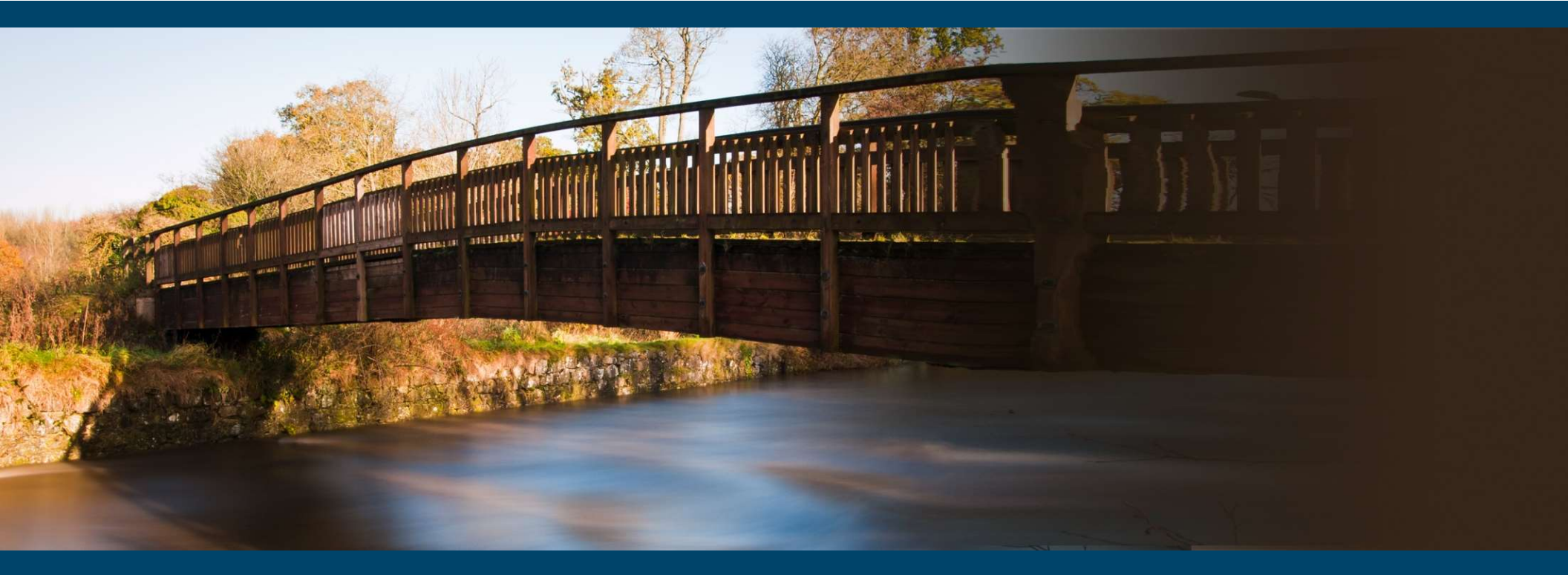
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AN OVERVIEW OF BURT WEALTH ADVISORS

OUR STORY



FIRM OVERVIEW

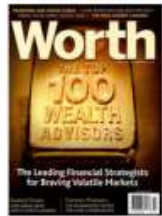
Over 30 Years of Providing Comprehensive Wealth Management Services

Burt Wealth Advisors has served as a trusted partner of high-net-worth individuals and families wishing to protect and grow their assets. We pride ourselves on our individualized approach to asset management as well as our commitment to our clients' financial success. As a fee-only advisor, we take an objective and proactive approach, bringing proven expertise to bear on every aspect of a client's wealth—from accumulation and growth through preservation and distribution.



WHY BURT WEALTH ADVISORS?

CONSISTENTLY RECOGNIZED FOR INDUSTRY HONORS & AWARDS



Our intense focus on client matters and solutions has earned the firm recognition in numerous leading regional and national publications. Additionally, we are pleased that firm members have been recognized for their expertise and are included in highly selective ratings that include some of the top wealth management professionals in the country.

We have recently been recognized as a leading wealth management and advisory firm in the following publications:

- Washingtonian
- AdvisoryHQ
- Washington Business Journal
- Five Star Professional
- SmartCEO

General Disclaimer: BWA is very proud of our awards and industry accolades. Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if BWA is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of BWA by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized advisor. As a result of being selected for the award or ranking, BWA may pay a fee to obtain a plaque or logo rights in order to promote the award to the public. For further information regarding the awards mentioned on the website (including the inclusion criteria), please see and click on the awards criteria link in the "In the News" section.



OUR CORE STRENGTHS

OUR FIDUCIARY APPROACH GUIDES
OUR CLIENT RELATIONSHIPS



Independence

As an independent firm, we are not captive to a larger parent company, proprietary products, production quotas that may influence our advice. We are able to identify and invest with some of the most prominent institutional investment managers in the world.

Client-Focused

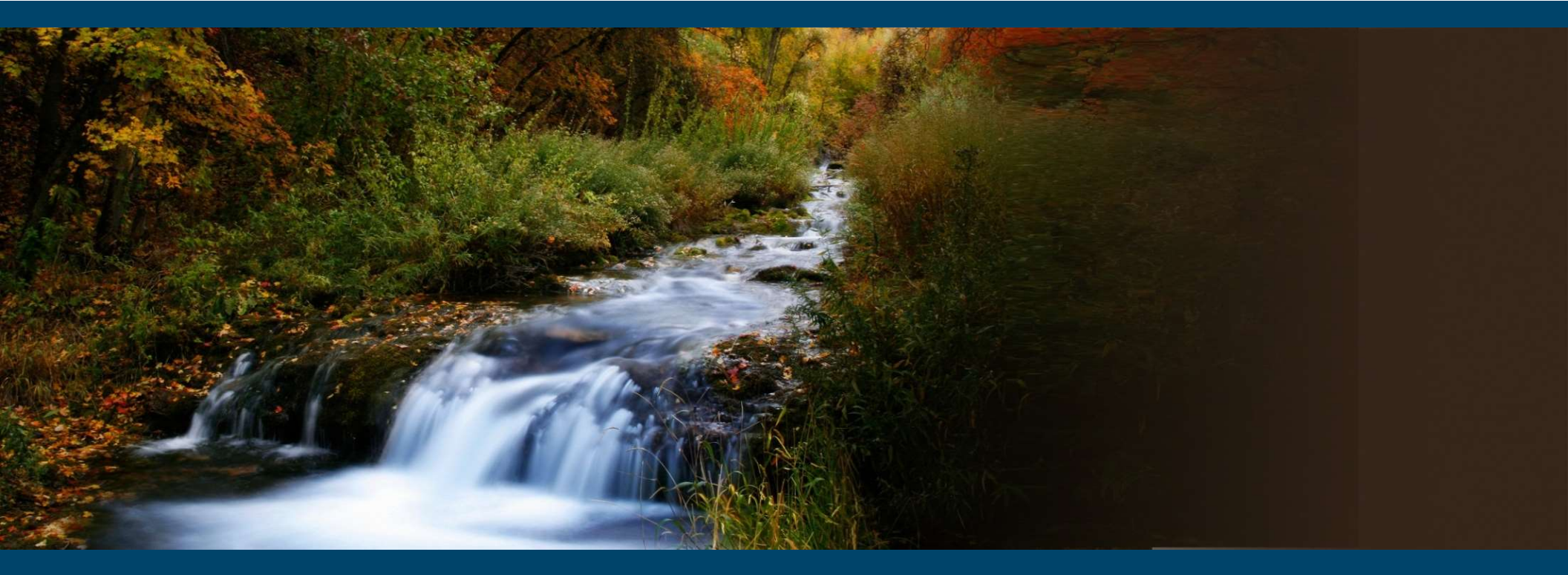
We have been careful not to expand too rapidly at the expense of the quality of service we provide. We seek long-lasting relationships that extend to multiple generations. All aspects of our business are designed with the client in mind. We believe it is critical for our clients to know what is happening with their money and know that it is being properly invested to reach their financial goals.

Accountability

As a Registered Investment Advisor (RIA), we are registered with the Securities and Exchange Commission and regulated by the Investment Advisers Act of 1940. Unlike many brokers and financial advisors who are only held to a suitability standard, we act as a Fiduciary and as such have an undivided loyalty to our clients.

Experienced

Our firm has been locally owned and operated since our founding in 1985, consistently delivering quality, comprehensive wealth management for high net worth investors and their families. Our advisors all have between 15 - 30 years of industry experience and have completed the requirements for the Certified Financial Planner (CFP®) designation.



AN OVERVIEW OF OUR WEALTH MANAGEMENT CAPABILITIES

OUR SERVICES



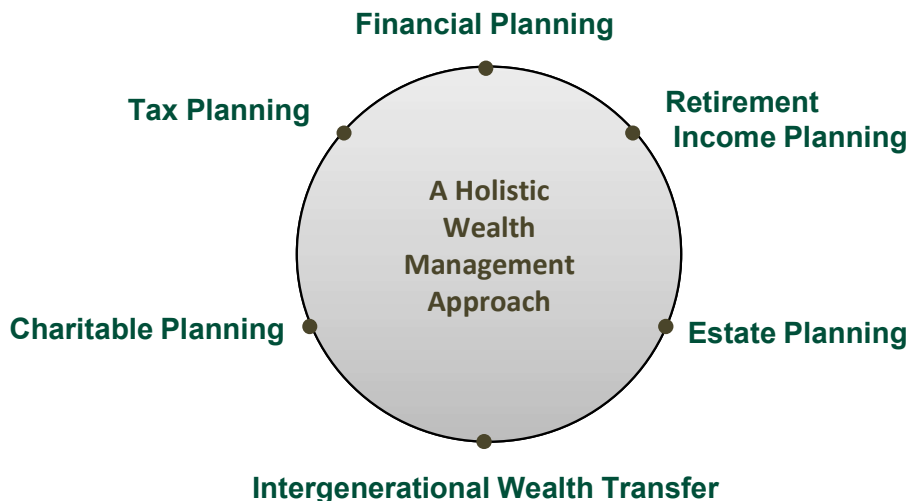
OUR WEALTH MANAGEMENT PROCESS

CUSTOMIZED WEALTH MANAGEMENT PLANS BUILT TO IMPROVE MULTIPLE ASPECTS OF YOUR FINANCIAL LIFE



Our clients come to us with a complex range of wealth management needs, goals, and objectives.

Burt Wealth Advisors offers a comprehensive range of wealth management services, aimed at simplifying our clients' financial lives and providing peace of mind. From prudent and sophisticated financial, estate, and tax planning to investment portfolio construction and management, we specialize in being a single source of advice for all of your financial concerns.



Our wealth advisors work as a team and combine years of experience to think innovatively on your behalf. Four main tenets underpin our investment approach:

- Personalized Service
- Portfolio Construction
- Rigorous Oversight
- Ongoing Reporting

Forward-thinking research and analysis leads to informed recommendations and creative strategy solutions. We make sure to keep you involved and informed every step of the way.



OUR PLANNING SERVICES

PROVIDING SERVICES TO MEET
OUR CLIENT'S UNIQUE NEEDS



Financial Planning

We help prepare a realistic and detailed plan to help our clients reach their financial goals. In many cases, retirement planning is the central concern, but we can also help our clients reduce taxes, prepare for the intergenerational transfer of wealth, conduct business planning, and budget for educational expenses.

Wealth Management

Wealth management is an investment advisory discipline that combines financial planning and investment management with tax, estate, and goal planning. We understand that higher net worth individuals are often faced with more complicated issues, so our goal is to work with their other advisors to create investment strategies in response to their particular financial challenges.

Women in Investing

Women are a growing economic force. However, despite their tremendous intellectual capacity, some lack the interest, skills and experience to make confident decisions about their money. This is compounded by the unique challenges that women face. Our goal is to engage women in the process and empower them to make the best financial decisions possible to achieve their financial goals.

Tax Planning

Tax planning is an important part of what we do for our clients. By constantly monitoring changes in the tax laws, we are able to recommend the most advantageous tax saving strategies. In addition, we work closely with our clients' accountants to reduce tax liability.

Estate Planning

Estate planning helps to protect our clients' wealth and to distribute it to the people they want in the way they want upon death. We work closely with each client's attorneys to attempt to eliminate uncertainties over the administration and distribution of an estate as well as to maximize its value by reducing taxes and other expenses.

Charitable Planning

Charitable gifting can be accomplished in a number of different ways, both during a person's lifetime and at the settlement of an estate. We have helped a number of clients sort through the many options to determine the best way to achieve their charitable goals.

OUR INVESTMENT MANAGEMENT SERVICES

MANAGING MONEY ACROSS MULTIPLE MARKET CYCLES



1. Asset Allocation

We work with you on an ongoing basis to maintain a clear understanding of your wealth goals and tolerance for risk. Beyond risk and return considerations, planning discussions focus on income needs, anticipated expenses and projections for financial success at certain lifecycle milestones. These factors help our wealth advisors to best define an asset allocation strategy that is best customized to you.

2. Portfolio Construction

We employ a conservative, balanced, and disciplined approach to investing that aims to help you meet your goals while minimizing your risk. Our investment committee makes investment selections based upon extensive market analysis, research and due diligence. Investment portfolios generally include a diverse blend of the following:

- Cash & Cash Equivalents
- U.S. Treasuries
- Inflation Protected Bonds
- Corporate Bonds
- Agency & Mortgage Backed Securities
- Municipal Bonds
- Domestic & International Equities
- Alternative Investments

3. Portfolio Management

As a client, you will have a dedicated wealth advisor available to you at any time to answer questions. Our investment professionals will monitor investment performance and collaborate with your advisory team to ensure your portfolio adheres to your customized wealth management strategy. Once the appropriate investments have been chosen, we provide ongoing oversight and make changes as often as necessary.

FINANCIAL REPORTING

PROVIDING INFORMATION TO GUIDE YOUR SUCCESS



Communication is an essential component of our approach.

Our investment committee is closely watching investment selections, while your wealth advisor is carefully monitoring your wealth plan. We produce client reports that include a review of your:

- Actual and annualized rate of return for each portfolio security
- Asset allocation pie charts compared to your target allocation
- Performance over various time periods
- Graphical performance since inception
- Graphical cumulative net investment vs. portfolio value

There are many additional performance and tax oriented reports that we produce to suit special situations or illustrate investment concepts or portfolio characteristics. In addition, we strive to be a rich resource of investment knowledge for our clients. We share market commentary and periodic investment insight so that our clients can understand how we are navigating the markets during various cycles.

FEES & MINIMUMS

A TRUSTED TEAM OF EXPERTS
FOCUSED ON YOUR SUCCESS



Put simply, our financial success grows through the wealth management success of our clients.

Burt Wealth Advisors provides wealth management services to individuals, retirement accounts, trusts, corporate accounts, and endowment funds with at least one million dollars of investable assets. As a fee-only advisor, we have no incentive to select investments based on their higher commission structure or to trade too actively in an account. This creates a “win/win” situation since our combined goal is the growth of your portfolio. Fees are subject to a minimum fee of \$937.50 per quarter.

FEE SCHEDULE	
1.50%	On the first \$500K
0.80%	On the next \$250K
0.70%	On the next \$1.25M
0.60%	On the next \$4M
0.50%	On the next \$4M
0.40%	On the amount over \$10M





IMPORTANT REFERENCES AND DOCUMENTS

APPENDIX



INVESTMENT ADVISORY TEAM



FREDERICK J. CORNELIUS, CFA, CFP®

PRESIDENT & CEO, FINANCIAL ADVISOR

Fred Cornelius joined Burt Wealth Advisors in 1992 and currently serves as the firm's President and CEO. In 1989, Fred earned his CERTIFIED FINANCIAL PLANNER™ designation from the College for Financial Planning. In 1999, he became a Chartered Financial Analyst Charter holder. These two designations uniquely qualify Fred to address both financial planning as well as investment management issues. Fred enjoys helping clients attain their retirement goals and dreams.

Fred is a NAPFA Registered Investment Advisor and a former Treasurer and member of the Northeast/Mid-Atlantic NAPFA Board of Directors. He is currently a member of the Financial Planning Association and has served in a leadership capacity of the Suburban Maryland Chapter of the Institute of Certified Financial Planning, which later became the FPA. Fred was a former board member of the Suburban Maryland Estate Planning Council, an organization of estate planning professionals. He is also a member of CFA® Institute, CFA® Society Washington DC and in the past has written abstracts for the CFA® DIGEST.

Fred has been recognized by Worth Magazine as one of the Nation's Most Exclusive Wealth Advisors, Washingtonian Magazine as a top financial professional and as one of the 150 Best Advisors for Doctors. Kiplinger Personal Finance Magazine listed Fred among the Who's Who of CFP®'s in Maryland. In addition, Burt Wealth Advisors has been recognized numerous times by CNBC, Bloomberg Wealth Manager Magazine, Northern Virginia Magazine and the Washington Business Journal as being in the top wealth management firms locally and nationwide.

Fred resides in North Bethesda Maryland with his wife and 2 sons.



MARIA G. CORNELIUS, CFP®

EXECUTIVE VICE PRESIDENT, FINANCIAL ADVISOR

Maria joined Burt Wealth Advisors in 1992 as a financial advisor and co-portfolio manager. She was appointed Vice President in 1996, and as her role expanded, promoted to Executive Vice President in 2003. Maria received a bachelor's degree from Mount Saint Mary's College in 1983. In 1988 she earned her Certified Financial Planner™ designation from the College for Financial Planning.

Maria works with a diverse client base including attorneys, counselors, teachers and corporate executives. In addition, a number of her clients are enjoying their retirement years. Many of her current clients are women and over the years she has gained a wealth of experience in the issues faced by widowed and divorced women. Maria enjoys working closely with a client's CPAs, attorneys, and other advisors to provide the most comprehensive services to her clients.

In addition to being included on a list of the "Top 50 Most Influential Women in Wealth Management" by Wealth Manager Magazine, she was featured on Wealthy Living Radio with Debra Owens to discuss "Investing 101 for Couples, Women and Widows". She has been quoted in articles in US News and World Report, Smart CEO and, Financial Advisor IQ. She published an article in WE Magazine for Women called "Does Your Financial Advisor Speak your Language?" regarding the differences between men and women and how it affects their financial decisions. In 2015, 2016, 2017 and 2018 she was named a "Five Star Wealth Manager" and featured in the Washington Post Magazine.

Maria is actively involved with the Financial Planning Association, the Maryland Estate Planning Council, and is a member of the Bethesda Chamber of Commerce. She has served as both Treasurer and Co-President of St. Jane De Chantal Sodality Guild, a group of close to 300 women who raise money and serve both the church and the community. She is currently Co-Director of St. Jane's S.O.M.E. program which quarterly prepares & serves lunch to over 250 people. Most recently, she began teaching classes at the Dorothy Day Place, a transitional shelter in Rockville that provides a bridge between homelessness and permanent housing. The 8 week courses are designed to help clients understand fundamental concepts related to budgeting and money management, to increase their chances of success once they transition to their next step. She and her husband Fred reside in North Bethesda and have two grown sons that they are very proud of.

INVESTMENT ADVISORY TEAM



JENNIFER MACLENNAN, CFP[®], CPA

VICE PRESIDENT, FINANCIAL ADVISOR

Jennifer MacLennan joined Burt Wealth Advisors in 1997. She graduated magna cum laude from the Boston College Carroll School of Management Honors Program with a bachelor's degree in accounting in 1992. Jen began her career in the Washington, D.C. office of Ernst & Young (EY) in Assurance and Advisory Business Services, eventually transitioning to Ernst & Young tax services. In 1995, she took a senior position with Arthur Andersen's Individual Services team to focus on personal financial planning and taxation. Jen earned her Certified Financial Planner™ designation and joined Burt Wealth Advisors as a lead Financial Advisor in 1997.

During her tenure with Burt Wealth Advisors, Jen has contributed to the firm and its clients' success in a variety of roles, inclusive of Client Services as well as Firm Operations Support. As a lead financial advisor, Jen gained extensive experience working with clients on their portfolio management and financial planning needs. In her operations support role, she handled the accounting and billing for the firm as well as other practice management responsibilities relating to trading, benefits and regulatory compliance. She also assisted Fred Cornelius with various client portfolio needs. Jen resumed her client services role as a financial advisor in 2015 and serves on the firm's investment committee. Jen leverages her tax background to help find tax planning ideas for her clients. She enjoys helping clients find peace of mind regarding their personal finances.

Jen has been an active member of the Shrine of the Most Blessed Sacrament's Finance Council since 2010 and has provided additional support to her parish through participation on the School Board and School Auction committees. Jen and her husband are the proud parents of three children and reside in Chevy Chase, D.C.



TODD GROWNEY, CFP[®]

VICE PRESIDENT, FINANCIAL ADVISOR

Todd joined Burt Wealth Advisors in 2004. He earned his bachelor's degree from Shippensburg University of Pennsylvania in 1992, and then relocated to Colorado where he was an annuity specialist for what is now Transamerica Life Insurance Company.

Prior to joining Burt Wealth Advisors, Todd gained valuable industry experience working for Charles Schwab & Co., Inc. The majority of his seven year tenure with Schwab was spent as an Investment Specialist, during which time he worked closely with clients, providing sound advice on a variety of portfolio and financial planning issues ranging from education and retirement planning to portfolio management and estate distributions. While at Schwab, Todd briefly headed the finance department for Charles Schwab's Denver Operations Center, spent time on the trading and customer service desks, and conducted seminars on retirement planning, trading, and estate planning. As a result of his demonstrated performance and professionalism, he was selected to manage a Schwab Branch shortly before deciding to join the Burt Wealth Advisors team.

Todd serves on Burt Wealth Advisors' Investment Committee and has been actively involved in investment research, financial planning analysis, and asset management. He readily draws on his expertise in small business retirement plans, which he developed while at Schwab, as well as the numerous partnerships he has established and maintained throughout his tenure in the financial industry.

In 2009, Todd earned his CERTIFIED FINANCIAL PLANNER™ designation from the College of Financial Planning and has established membership with the nationally recognized Financial Planning Association. Todd was honored with the Five Star Wealth Manager Award in 2015, 2017 and 2018. Originally from Pennsylvania, Todd has been in Montgomery County Maryland since 1999 and currently lives in Silver Spring with his two children.

INVESTMENT ADVISORY TEAM



BETH K. VENIT, CFP®

VICE PRESIDENT, FINANCIAL ADVISOR

Beth joined Burt Wealth Advisors in 2015, bringing with her over eleven years of experience in the financial services industry. She graduated magna cum laude from The University of Toledo in 2004, with a bachelor's degree in Finance.

Prior to joining Burt Wealth Advisors, Beth worked for eight years in the McLean, VA and Bethesda, MD offices of Wells Fargo Advisors. During which time she worked closely with clients, advising them on a variety of financial planning issues including retirement planning, estate planning, insurance analysis, and education saving. She specialized in developing personalized retirement plans for clients by helping them identify their goals and implement an investment strategy to help them meet those goals. She also coordinated with client's attorneys and accountants to help ensure that their investment management strategies were reflective of their estate planning and tax strategies.

Beth earned her Certified Financial Planner™ designation from the College for Financial Planning. As a CFP® professional, she has met rigorous education, examination, experience and ethics requirements. The CFP® certification requires that a candidate agree to meet ongoing continuing education requirements and adhere to the CFP® Board's Code of Ethics and Professional Responsibility and Financial Planning Practice Standards.

Ms. Venit lives in Kensington, MD with her husband, their two young children and their Cavalier King Charles Spaniel.



DEANNA C. TOMASETTI, CFP®

FINANCIAL ADVISOR

Deanna joined Burt Wealth Advisors in February 2018 as Associate Financial Planner. She earned her bachelor's degree from the University of Massachusetts, Amherst in 1990 and MBA from George Washington University in 2002. She received her Certified Financial Planner™ designation in November 2016.

Deanna began her career in the Employee Benefits field, then shifted over to Financial Services in 1999. In 2002, she chose a very different career – that of “Stay at Home Parent” with her two children. While at home, she worked in various jobs such as tax preparer, bookkeeper and volunteer at her children's schools.

Deanna rejoined the full-time workforce in 2011, serving as a Client Service Associate at UBS in Bethesda. There she provided client services to various non-profit organizations and several high net worth clients. In 2014, she joined a small financial services firm in Gaithersburg, MD serving as a Coordinating Advisor where she provided client services to individual clients in relation to their financial planning needs. Deanna also spent time working with various retirement plan participants and sponsors and provided support to the firm in relation to internal processes and procedures.

Deanna lives in North Potomac, MD with her husband, two teenage daughters and very spunky Boston Terrier, Maddi.

INVESTMENT ADVISORY TEAM



SOPHIE LEAHY, CFP®

FINANCIAL ADVISOR

Sophie joined Burt Wealth Advisors in early 2020. She grew up in France. She received a bachelor's degree in international business from the Toulouse Business School. She also obtained a Master of Business Administration in finance from Georgia State University. She held various positions in international corporate and infrastructure finance as an Associate and Vice President for JP Morgan Chase & Co. in Europe (Paris and London).

Sophie has developed a second career as a financial planner over the last six years. She completed her CFP® education and passed the CFP® Exam in 2017. Prior to joining Burt Wealth Advisors, Sophie worked as a Financial Planning Associate for Obsidian Planning Solutions, an independent financial planning firm based in Rockville, MD, for over four years. She successfully supported the financial planning needs of families and small business owners. Her responsibilities included preparing comprehensive financial plans for many of the firm's new clients. Those often involved complex personal and business issues related to business owners' exit planning strategies. She is a member of the Financial Planning Association and a recent graduate of its residency training program.

Sophie and her husband have three young adult children. They have lived in Bethesda, MD since 1999 except for three years overseas in Hong Kong. Sophie enjoys dragon boat racing and volunteering for the Financial Stability Network providing pro bono tax preparation and financial mentoring to low to moderate income families.



BRENDAN FEURY, CFA, MFS

RESEARCH ANALYST

Brendan Feury joined Burt Wealth Advisors in 2010, bringing with him over ten years of financial services industry experience. Brendan graduated from West Virginia University in 1998 with a bachelor's degree in finance. He also received a Master of Science in Finance degree from Loyola College (MD) in 2009, where he graduated summa cum laude and was inducted into the international business honor society of Beta Gamma Sigma. During his time at Loyola, Brendan was a portfolio manager with the Sellinger Applied Portfolio, a student-led group tasked with managing an equity portion of the institution's endowment fund.

Brendan has held various positions in the financial services industry related to asset allocation, investment research and analysis, portfolio management, and trading. Prior to joining Burt Wealth Advisors, Brendan spent 5 years with Ameritas Investment Corporation in both trading and analyst capacities. He was a Due Diligence Analyst charged with reviewing alternative investment programs, including REITs, limited partnerships, and various other direct participation programs. Brendan was also a member of Ameritas' Investment Committee, responsible for the asset allocation and manager selection for its proprietary investment management platform. In 2016, Brendan earned the Chartered Financial Analyst designation. He is a member of both the CFA® Institute and the CFA® Society Baltimore. He serves on the firm's investment committee and is responsible for monitoring portfolio investments and researching trends within the capital markets. He works closely with the committee to develop the long-term investment strategy for the firm.

OPERATIONS AND CLIENT SERVICE TEAM



MYRLE SIMONE, CFP®
ASSOCIATE FINANCIAL ADVISOR, CLIENT SERVICE TEAM

Myrle Simone joined Burt Wealth Advisors in 2007. She received a bachelor's degree in business administration from Columbia College in 2014. Prior to joining Burt Wealth Advisors, Myrle worked as an Office Administrator with American Express Financial Advisors for 12 years where her duties included client service, preparing financial plans and office operations.

Myrle completed her CFP® education from the College of Financial Planning and passed the CFP® exam in 2020. Myrle is our expert in preparing detailed Retirement and Comprehensive Financial Plans for Burt Wealth Advisors clients. She is also part of our Client Services team and works closely with each advisor to follow up on client requests, answer client questions and prepare for meetings.

Myrle and her husband live in Falling Waters, West Virginia. Myrle enjoys reading, gardening, puzzles, traveling and spending time with their 2 grandsons.



BRADY DARRINGTON, FPQPTM, CPA
OPERATIONS MANAGER

Brady joined Burt Wealth Advisors at the beginning of 2021 as Operations Manager. He earned his Master of Accounting from Utah State University in 2004 and his CPA license in 2007. While at school he was a member of Beta Alpha Psi and took part in the Volunteer Income Tax Assistance (VITA) program.

Prior to joining Burt Wealth Advisors, Brady started out his career working in public accounting and corporate real estate. He then decided to switch tracks and started working in the investment advisory industry where he has been for the past 13 years as an Operations Manager with Financial Services Advisory, Inc. There he was able to learn and wear multiple hats throughout his tenure including RMD's, trading, cybersecurity, compliance, database reconciliation, firm billing, IT, GIPS compliance, and data flows and processes. He has always had a passion for finances and technology and his role allows him to take part in both.

Brady has four children and currently resides in Montgomery County Maryland where he actively volunteers in his church and community. In his free time, you can find him out cycling, gardening, playing basketball, camping, or home playing games with his children.



KATHLEEN STONE, FPQPTM
CLIENT SERVICE TEAM

Kathleen Stone joined Burt Wealth Advisors in 2003. Kathleen coordinates all of our Charles Schwab applications, forms and transfers, and is responsible for setting up requests for cash from our client's accounts. She works closely with Schwab on our client's behalf to be sure accounts are set up properly and requests are completed accurately.



GRACE AGADA, FPQPTM
CLIENT SERVICE TEAM

Grace Agada joined Burt Wealth Advisors in 2012. Grace works closely with each of the planners on various client projects. She is also responsible for scheduling client meetings and coordinating the office calendar. She assists clients by answering questions, responding to requests and researching issues.



OUR U.S. PRIVACY POLICY

PROTECTING OUR CLIENTS' FINANCIAL ASSETS AND PERSONAL PRIVACY



Burt Associates, Inc. (d.b.a. "Burt Wealth Advisors," "we," "our," or "us"), an independent financial planning and money management firm, is committed to safeguarding the confidential information of its clients. In November of 1999, Congress enacted the Gramm-Leach-Bliley Act (GLBA). The GLBA requires certain financial institutions, such as investment advisor firms, to protect the privacy of customer information. Federal law gives clients the right to limit some but not all sharing of your personal information. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Burt Wealth Advisors. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. In situations where a financial institution does disclose customer information to nonaffiliated third parties, other than permitted or required by law, clients must be given the opportunity to opt out or prevent such disclosure. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

Commitment to Your Private Information. We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies. For nonaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law. We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

Why We Collect and How We Use Information. To conduct regular business, Burt Wealth Advisors, Inc. may collect personal information from sources such as:

- Information reported by the client on applications or other forms the client provides to us
- Information about the client's transactions implemented by the firm or others
- Information developed as part of financial plans, analyses or investment advisory services

To administer, manage, service, and provide related services for client accounts, it is necessary for Burt Wealth Advisors to provide access to customer information within the firm and to nonaffiliated companies, with whom the firm has entered into agreements with. To provide the utmost service, we may disclose the information below regarding clients and former clients, as necessary, to companies to perform certain services on our behalf.



- Information Burt Wealth Advisors receives from the client on applications (name, social security number, address, assets, employment information, investment objective and experience, etc.)
- Information about the client's transactions with the firm or others (account information, account transactions, payment history, parties to transactions, etc.)
- Information concerning investment advisory account transactions
- Information about a client's financial products and services transaction with Burt Wealth Advisors

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP® Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.

Sharing Information with Other Companies Permitted Under Law. Since Burt Wealth Advisors shares nonpublic information solely to service client accounts, the firm does not disclose any nonpublic personal information about the firm's clients or former clients to anyone, except as permitted by law. However, the firm may also provide customer information outside of the firm as required by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas. Additionally, Burt Wealth Advisors does not jointly market with affiliated or nonaffiliated companies. In the event that Burt Wealth Advisors has a change to its Privacy Policy that would allow it to disclose nonpublic information not covered under applicable law, we will allow clients the opportunity to opt out of such disclosure.

Federal Regulations permit Burt Wealth Advisors to share limited nonpublic information with certain entities including nonaffiliated custodians/brokerage firms in order to execute securities transactions on your behalf or with your accountant or lawyer in order to discuss your financial situation. We may also share your nonpublic information with parties acting at your request and on your account.

Internally, we limit employee access to nonpublic information only to those who have a business or professional reason for knowing.

How We Protect Your Information. Burt Wealth Advisors and its affiliates maintain a comprehensive information security program designed to ensure the security and confidentiality of customer information, protect against threats or hazards to the security of such information and prevent unauthorized access. This program includes:

Procedures and specifications for administrative, technical and physical safeguards.

Security procedures related to the processing, storage, retention and disposal of confidential information.

Programs to detect, prevent and, when necessary, respond to attacks, intrusions or unauthorized access to confidential information.

Restricting access of customer information to employees who need to know that information to provide products and services to you, and appointing specific employees to oversee our information security program

Children. Our Site is not directed to children under the age of 18 years. By using our Site, you represent and warrant that you are at least 18 years old.

We respect the privacy of your children and do not knowingly collect or retain personally identifiable information or nonpublic information from children under the age of 18 through this web site. However, we may process nonpublic information, on a child's behalf, with permission from the parent or guardian.



To the extent we have unintentionally collected any nonpublic information on our Site from a person under the age of 18 years old, you may request and obtain removal of this nonpublic information. To make such a request, please send an email with a detailed description of the specific content or information to the e-mail address below. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and that there may be circumstances in which the law does not require or allow removal even if requested.

Former Clients. Even if we cease to provide you with financial products or services, our Privacy Policy will continue to apply to you and we will continue to treat your nonpublic information with strict confidentiality.

European Union Residents or Clients Covered Under GDPR. Residents of the EU can find Burt Wealth Advisor's General Data Protection Regulation (GDPR) Privacy Policy Notice by clicking on the GDPR Privacy Policy link on our website at <http://burtwealth.com/>.

Changes to this Policy. Burt Wealth Advisors will provide each client with initial notice of the current Privacy Policy when the client relationship is established. Additionally, Burt Wealth Advisors may occasionally amend this Privacy Policy at any time. If we decide to use personal information in a manner that is materially different from that stated at the time it was collected, we will notify you of such changes prior to implementing them by posting a revised Privacy Policy with a new "Last Updated" date. Burt Wealth Advisors shall also provide each client with the current Privacy Policies at least annually.

We encourage you to check our website frequently to see when this Privacy Policy was last revised and to be informed of how we are committed to protecting your information.

Any Questions. If there are any questions, regarding this US Privacy Policy Notice, please contact us at 301-770-9880. You may also contact us by e-mail at fcornelius@burtwealth.com.

Last Updated January 23, 2020



PROXY VOTING POLICY & PROCEDURES

ALWAYS MAINTAINING OUR FIDUCIARY DUTY TO OUR CLIENTS



Burt Wealth Advisors, an independent financial planning and money management firm, is registered as an investment advisor with the Securities and Exchange Commission. Burt Wealth Advisors is required under Rule 206(4)-6 of the Investment Advisors Act of 1940 to:

- Adopt and implement policies and procedures that are reasonably designed to ensure that the adviser votes proxies in the best interest of clients;
- Disclosure to clients information about those policies and procedures and how clients may obtain information on how the adviser has voted their proxies; and
- Retain certain records related to proxy voting

Voting Procedures

Burt Wealth Advisors retains the research, voting and/or recordkeeping services of Broadridge/Proxy Edge and tailors its proxy policy and procedures to be consistent with the services received and based on the proxy recommendations provided by Egan Jones.

Voting Guidelines

In the absence of specific voting guidelines from the client, Burt Wealth Advisors will vote proxies in the best interests of each particular client. Burt Wealth Advisors' policy is to vote all proxies from a specific issuer the same way for each client absent qualifying restrictions from a client. Clients are permitted to place reasonable restrictions on Burt Wealth Advisors' voting authority in the same manner that they may place such restrictions on the actual selection of account securities; Burt Wealth Advisors will generally vote following the Voting Principles and Guidelines provided by Egan Jones.

Client Requests for Information

Client requests for information regarding proxy votes, or policies and procedures, should be forwarded to the CCO.

Recordkeeping

Burt Wealth Advisors shall retain proxy records in accordance with the SEC's five-year retention requirement.

CONTACT INFORMATION



WE LOOK FORWARD TO WORKING TOGETHER.

BURT WEALTH ADVISORS

6116 EXECUTIVE BLVD. SUITE 500
N. BETHESDA, MD 20852

PHONE: (301) 770-9880

FAX: (301) 770-9885

CONTACT: GRACE AGADA

EMAIL: INFO@BURTWEALTH.COM

