BUSKA RETIREMENT SOLUTIONS, INC.

Dear Policy Holder:

As your insurance agency, our objective is to professionally serve your insurance needs. We recognize that in providing these services we have an obligation to safeguard the personal information you entrust to us, as well as other information we may collect as part of the insurance transaction.

This notice describes the policy practices and standards we have adopted to protect and ensure the confidentiality of your non-public personal information. All of our companies and employees adhere to these practices and standards.

PRIVACY POLICY

Buska Retirement Solutions, Inc.

We do not disclose any non-public personal information about our policyholders or claimants to any third parties except as is permitted by law. Any such disclosures are made for the purpose of transacting the business of your insurance coverage or your claim. We do not sell or market your non-public personal information.

The Information We Collect

We collect non-public personal information about you from a variety of sources. The information we collect allows us to properly submit insurance policy information to insurance carriers and to complete the other transactions incidental to your insurance policy. Sources of information include, but are not limited to:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Driver information from the state motor vehicle departments.
- Medical or financial information.

The Information We Disclose

We do not disclose any non-public personal information about our policyholders except as permitted by law. In some cases this information can be disclosed to third parties without your authorization. These disclosures may include those made to your insurance company and insurance regulators. It is the agency's normal procedure that your policy could be remarketed for purposes of renewing or replacing it. We do not sell our customer lists.

How We Protect Your Personal Information

We restrict access to your personal information to those employees who need it to provide the insurance products and services you have requested. We maintain physical, electronic and procedural safeguards to protect your personal information.

Any Questions?

This notice is required by federal law. If you would like any additional information, please contact us:

Buska Retirement Solutions, LLC
1818 Grand Avenue
Wausau, WI 55403
715.355.4445

FACTS	WHAT DOES BUSKA WEALTH MANAGEMENT, 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 • Account balances and payment history • Credit history and credit scores
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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	• Mail the form below **Please note:** If you are a *new* customer, we can begin sharing your information from the date you received this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 715-355-4445

Who we are	
Who is providing this notice?	***Buska Wealth Management, LLC***

What we do	
How do we 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 computer safeguards and secured files and buildings.
How do we collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money
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 non-affiliates 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?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply only to me

Mark any you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

☐ Do not share my personal information with non-affiliates to market their products and services to me.

Name		**Mail to:** ***Buska Wealth Management, LLC*** ***1818 Grand Avenue Wausau, WI 54403***
Address		
City, State, Zip		
Account #		