

**PRIVACY POLICY
OF
ERN FINANCIAL, LLC, D/B/A CANOPY WEALTH MANAGEMENT**

ERn Financial, LLC, d/b/a Canopy Wealth Management (the "firm," "we" or "us") is committed to providing you with the highest level of service and protecting clients' personally identifiable non-public information and records, which include all personal information that we collect from clients in connection with services provided by us. The categories of personally identifiable non-public information that we collect from a client depend upon the scope of the client engagement. It may include information about your personal finances, information about transactions between you and third parties, and information from consumer reporting agencies.

We hold all such client information and records in the strictest confidence. We want to make sure our clients know that we have implemented important practices and procedures for safeguarding the privacy and security of personally identifiable non-public information. Please read this notice carefully to understand what we do.

We do not disclose personally identifiable non-public information to non-affiliated third parties, except as described in this Privacy Policy or as permitted by law, and we do not anticipate doing so in the future. If we change this firm policy, we will advise clients. We will share information as follows:

- To complete transactions or account changes as directed by the client (*e.g.*, with broker-dealer)
- To service a client's account (*e.g.*, with custodian)
- If requested by the client (*e.g.*, to client accountant)
- With contracted third parties who require this information to develop, support or deliver services for the client (*e.g.*, account reporting or aggregation)
 - We may share information with Chicago Clearing Corp, an unaffiliated third party with whom we have contracted for support with regard to securities class action when securities held by clients may be subject to class action lawsuit
 - We may share information with certain unaffiliated third parties with whom we contract to provide tax preparation analysis and assistance and/or estate planning services and documents
- As required by applicable or regulatory authorities with jurisdiction over us

The firm does not provide clients' personally identifiable non-public information to mailing list vendors or solicitors. We do not share such information with non-affiliates for marketing purposes. We do not engage in joint marketing with non-affiliates.

If you prefer that we not disclose personally identifiable non-public information about you to non-affiliated third parties to provide their services to you (*e.g.*, Chicago Clearing Corp.), you may "opt out" of those disclosures. This means that you may direct us not to include such information (other than disclosures permitted by law) to non-affiliated third parties. If you wish to opt out, you may contact our Chief Compliance Officer, Scott Conwell at 608-665-1714 or scott@canopy-wealth.com. You may exercise this right to opt out at any time. State laws may also give clients additional rights to limit sharing.

We maintain a secure office and computer environment to ensure that clients' information is not placed at unreasonable risk. We limit employee and agent access only to those who have a business or professional need-to-know.

We maintain client records for as long as the client has a relationship with the firm, and for as long thereafter as we are required by applicable law or other rules. After this required period of record retention, all such information will be destroyed in a safe manner.

We welcome the opportunity to answer any questions about this policy or the safeguarding and confidentiality of personally identifiable non-public information. For more information, please contact us.

All new clients are provided with a copy of this Privacy Policy. Our Privacy Policy is made available to each current client if the Policy is amended.