

Schmidt Wealth Management Privacy Policy

FORM ADV

We have recently updated our Form ADV Parts I and II. This document describes the services, business practices and relationships of Schmidt Wealth Management. You may see the most recent ADV on the Internet at: <http://www.adviserinfo.sec.gov/> If you would like to receive a free copy of the most recent Form ADV, please call us at 1-701-478-8787.

PRIVACY POLICY

How We Use and Protect Client Information

At Schmidt Wealth Management, we believe that the trust of our clients is our greatest asset. That is why we are committed to protecting your privacy and the confidentiality of your personal information. We are providing this Privacy Policy to you in an effort to explain our collection, use, retention and security of your personal information.

How We Gather Information

We collect your personal information in the process of establishing and administering your accounts.

1. Application information. When you open an account through Schmidt Wealth Management, you provide information to us on your account application. This information may include your name, address, phone number, e-mail address, Social Security number and information about your investment experience, objectives and current investments.
2. Transaction information. Any time you initiate a transaction in an account with us, we collect information about that transaction. We also keep information about your accounts with us, such as transaction history, current balance and current investments. These records also may include the application information listed above.
3. Information provided by advisors. If you have professional advisors, you may choose to have those advisors provide us with your personal information. This information may include other

investment accounts you have or your tax information.

4. Mailing lists. While we may use information from outside mailing lists for marketing purposes, we do not share your information with such sources.

How We Use and Share Information

We share your personal information only with those parties who assist us in establishing and administering your account or at your direction. We do not sell your personal information to anyone, and we make every effort to maintain confidentiality.

1. Use of information. We use your personal information to establish and administer your accounts, to alert you to securities and services we provide, and to fulfill our regulatory obligations.

2. Sharing information for the purpose of providing services. We disclose your personal information to those parties who assist us in processing your transactions or otherwise providing service to your accounts. In order to improve the services we provide, we also may disclose personal information, such as transaction history and investment objectives, to our affiliates.

3. Sharing information as directed by you. You may choose to direct us to share your personal information with others, such as your professional advisors.

4. Sharing information for legal purposes. In certain circumstances, we may share personal information as required or permitted by law. We may do so, for example, to cooperate with regulators or law enforcement authorities, to resolve consumer disputes or for institutional risk control.

How We Protect Information

Even when we share your personal information, we remain committed to maintaining your privacy. We take steps to protect confidentiality of personal information whenever possible.

1. Contractual protections. We have contracts with all of our employees and unaffiliated companies with whom we share personal information, prohibiting them from using such personal information

S:\Docs\110315 Privacy Policy.doc

for any purpose other than that for which it is disclosed, and thither prohibiting them from disclosing it to any other parties.

2. Sharing with affiliates. We do not share personal information with affiliates unless it is necessary to service your accounts or otherwise permitted by law.

3. Physical and procedural safeguards. We maintain physical, electronic and procedural safeguards to protect the confidentiality of your personal information. We also restrict employee access to your personal information to those employees who need to know that information in the course of their job responsibilities.

Other Information

We make every effort to keep your personal information accurate and complete. If you believe that we have outdated or otherwise inaccurate personal information about you, please contact us at your earliest convenience so that we may update our records.

We reserve the right to change this Privacy Policy and any of the policies and procedures listed herein at any time. However, if at any time in the future it becomes necessary to disclose personal information in a way that is inconsistent with this Privacy Policy we will give you advance notice of the proposed change and an opportunity to opt out of such disclosure. If you end your relationship with Schmidt Wealth Management, we will adhere to information policies and procedures in this Privacy Policy for as long as we retain your personal information.

This Privacy Policy applies to programs and services provided by Schmidt Wealth Management.

Third parties who provide you with financial services may have policies that differ from this one.

You should contact those companies directly for more information. The examples and illustrations contained in this Privacy Policy are illustrations and are not intended to be exclusive.

In this Privacy Policy, the words “you”, “client” and “customer” are used to indicate any individual who obtains or has obtained a financial product or service from Schmidt Wealth Management that is to be used primarily for personal, family or household purposes. The words “personal information” are used to indicate any nonpublic information that identifies you or your accounts.