

Terms and Conditions - Client Referral Rewards Program

Thank you for being a valued client of Bernicke Wealth Management and for considering participating in our Client Referral Rewards Program. We appreciate your trust in our services and are delighted that you are interested in referring your friends to us. Before participating in the program, we kindly request you to review and understand the following terms and conditions:

1. Disclosure of Compensation:

As a referring client, you are required to provide a brief disclosure of the compensation and potential conflict of interest that may arise from referring prospects to Bernicke Wealth Management. This disclosure should be made at the time of the referral and should include the following information:

"I am required to disclose that I occasionally refer prospects to Bernicke Wealth Management and that I may receive non-cash compensation in exchange, which gives me an incentive to refer you. I am a client of Bernicke Wealth Management."

2. Compensation Limitations:

Bernicke Wealth Management intends to rely on the de minimis exemption, which allows for non-cash compensation of less than \$1,000 over a 12-month period. Furthermore, the value of non-cash compensation provided for a single referral cannot exceed \$200.

3. Referral Process:

To refer a friend to Bernicke Wealth Management and claim your Client Referral Reward, please follow these steps:

- Go to our Client Referral Program page at www.bernicke.com/client-referral-program.
- Complete the referral form for each individual separately, making sure to include your first and last name so we can identify you as the referrer and send you your gift.
- After submitting the form, click the hyperlink that says "Refer another friend" to return to the form submission page to offer subsequent referrals.

4. Qualification for Rewards:

To qualify for the \$200 reward, the referred individual must become a client with Bernicke Wealth Management.

5. Modification or Termination:

Bernicke Wealth Management reserves the right to modify or terminate the Client Referral Rewards Program at any time, without prior notice.

6. Disclosure of Referrer Name

Bernicke Wealth Management is authorized to disclose your name as the referring party in all communications related to the referral(s) you provide.

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