

## **Disaster Recovery and Business Continuity Plan**

### **Client Disclosure Notice**

EFC Wealth Management Firm (EFCW) has developed a Disaster Recovery and Business Continuity Plan to respond to events that may occur and significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will remain flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Plan.

**Contacting Us** – If you cannot contact us after a significant business disruption as you usually do at **(310) 645-0001** you should call our alternative number (888) 898-0837.

**Our Plan** – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records. In short, our disaster recovery and business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our Plan addresses:

- Cyber-attacks, data backup and recovery; all mission critical systems;
- financial and operational assessments;
- alternative communications with clients, employees, and regulators;
- alternate physical location of employees;
- critical supplier, contractor, bank and counter-party impact;
- regulatory reporting, when necessary;
- training of all EFCW employees,
- testing our Plan on an annual basis, at a minimum, and
- assuring our contacts have prompt communications with EFCW personnel.

While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations within the same business day.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 1-2 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within the same business day. In either situation, we plan to continue in business.

**For more information** – If you have questions about our disaster recovery and business continuity planning, or would like to view a complete copy, you can contact us at (310) 645-0001, or email Delilah Chapman at [delilah@efcwealthmanagement.com](mailto:delilah@efcwealthmanagement.com).