

WealthStrategies Financial Advisors, LLC has developed this Business Continuity Plan to address how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us

If after a significant business disruption you cannot contact us as you usually do at our office phone numbers, you should go to our web site at www.wsfaonline.com where alternate contact numbers will be shown on our home page as well as daily updates explaining what actions we are taking to resume business and how they may affect you and your accounts.

Our Business Continuity Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond to such disruption by:

- safeguarding our employees and property
- making a financial and operational assessment
- protecting the firm's books and records
- allowing for the continuation of the normal management of client accounts
- resuming operations as quickly as possible given the scope and severity of the business disruption

Our business continuity plan addresses the following areas:

- **data back up and recovery**
 - All computer data that is stored at our corporate location is backed up daily both locally and remotely. The remote site is located outside Michigan. The remote data center is a world-class facility custom designed with raised floors, HVAC temperature control systems with separate cooling zones, and seismically braced racks. They offer the widest range of physical security features, including state-of-the-art smoke detection and fire suppression systems, motion sensors, and 24x7 secured access, as well as video camera surveillance and security breach alarms.
- **financial and operational assessments**
 - Assessments of the disruption to the financial and operational aspects of the business will be made within 24 hours of any disruption and written action plans with timelines and personnel responsible for the implementation will be distributed to all employees and published on our website. Progress towards these goals will also be distributed daily to all employees and updated on our web site daily.
- **alternative communications with customers, employees, and regulators**
 - Initial alternate communications will be managed via our website and email which are served from a remote data center. Alternate phone numbers will be provided via the website.
- **alternate physical location of employees**
 - A backup office to continue management of financial and operational assessments will be opened within 48 hours.
- **critical supplier, contractor, bank and counter-party impact**
 - These issues will be assessed within 24 hours and written action plans with timelines and personnel responsible for the implementation will be distributed to all employees and published on our website. Progress towards these goals will also be distributed daily to all employees and updated on our web site daily.

- **regulatory reporting**
 - The subject reporting will be available upon establishment of the remote office.
- **assuring our customers prompt access to their funds and securities if we are unable to continue our business**
 - We will contact all customers via email, registered mail, and phone if this will be a permanent disruption to our business. Since we do not custody any client funds, access to their funds and securities will depend on the availability via the custodian(s) of such funds and securities.
 - Our custodians back up our important records in a geographically separate area. 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 custodian that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within approximately 4-12 hours. Your orders and requests for funds and securities could be delayed during this period.

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 approximately 48 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 approximately 72 hours. In either situation, we plan to continue in business, transfer operations to our custodian if necessary, and notify you through our web site at www.wsfaonline.com. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information

If you have questions about our business continuity planning, you can contact us at (248) 345-7648 or email us at info@wsfaonline.com.