

**Faithful Steward Wealth Advisors, LLC**  
**Business Continuity Plan Disclosure for Clients**

**Firm Policy**

Faithful Steward Wealth Advisors, LLC views being able to execute critical business functions every day, despite circumstances, as our fiduciary responsibility. It is an essential part of our commitment to excellence. Not only do we need to be able to execute trades, but we must also be able to keep clients informed in the event of a disaster or other significant business interruption. We have a strategic priority to utilize digital solutions to improve more secure storage offsite, and for the ability to work and execute from anywhere, provided secure internet access is available.

Although cyber-solutions have their own inherent risks, we believe that the benefits outweigh the risks. Our goal is to take actions to avert or mitigate risks, and to have a thought-out plan of response in case of a Significant Business Disruption (SBD). We recognize that all risk cannot be eliminated but it can be mitigated and minimized with advance planning.

Our firm's policy is to respond to an SBD by safeguarding employees' lives and firm property, making a financial and operational assessment, protecting the firm's books and records, quickly recovering and resuming operations, and minimizing the disruption to trades and client services.

**Emergency Contact Persons:**

Our emergency contact person is: Michael Peterson, michael@fswealthadvisors.com, 717-496-0900

**Significant Business Disruptions**

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs impact only our ability to communicate and do business, such as if our building were to burn down. External SBDs prevent the operation of the securities markets or several firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capability of the custodians of our client assets.

In the event of a Significant Business Disruption, you should contact your Advisory Representative with any questions concerning your account. Should your Advisory Representative not be available, the custodian of your assets can assist you with any urgent matters including access to your funds and trading.

### **Alternative Locations**

In the event of a disruption, the Firm will evaluate the severity of the disaster in order to determine the best step to take to continue its responsibility of servicing customers and managing accounts.

For minor disruptions, for example severe weather which impedes travel, associates will work temporarily from home using secure internet access.

For more serious minor disruptions, such as a prolonged power outage at the office, the firm may establish temporary quarters at the home of an associate.

For serious and prolonged disruptions, the office will either secure new temporary space near to the existing facility or relocate to an alternate location already in place in a different portion of the country.

### **Clients' Access to Funds and Securities**

Our firm does not maintain custody of client funds or securities, nor do we trade securities. In the event of a SBD, clients may access their funds and securities directly with the custodian of their assets or through the third-party manager responsible for managing their account.

### **Data Back-Up and Recovery**

Our records are backed-up and we do not expect any difficulty recovering data should a SBD occur.

### **Financial and Operational Assessments**

In the event of an SBD, we will immediately identify what means will permit us to communicate with our clients, employees, critical business constituents, counterparties and regulators. Although the effects of an SBD will determine the means of alternative communications, we may use our website, telephone and voice mail, or email as means of notification. We will retrieve our key activity records as described in the section above, "Data Back-Up and Recovery."

In the event of an SBD, we will determine our ability to continue and fund operations. If we find we are unable to continue to fund our obligations, we will request additional financing from a bank or other credit sources to fulfill our obligations to our clients. If we cannot remedy a capital deficiency, we will file appropriate notices with our regulators and inform our clients.

**Alternate Communications between the Firm and Customers**

We currently communicate with our clients using telephone, email, website, fax, U.S. Mail, and in-person visits at our firm or another location. In the event of an SBD, we will assess which means of communication are still available and use the most appropriate form to communicate with clients and custodians.

**Updates and Annual Review**

Our firm will update our plan whenever we have a material change to our operations, structure, business location or to those of our custodians. In addition, we test our plan at least annually.