

CULTIVATE FINANCIAL PLANNING

Business Continuity & Disaster Recovery Plan

We have developed a Business Continuity and Disaster Recovery Plan outlining how we will respond to events that significantly disrupt our business. Since the timing and impact of natural disasters and business disruptions is unpredictable, we will be flexible in responding to actual events as they occur. With that in mind, we are providing you with this general information on our business continuity plan.

Contacting Us

If, after a significant business disruption, you cannot contact us as you usually do by calling (540) 505-0095, contact us via e-mail, or go to the web site at www.cultivatefp.com. This is how we will provide you with updates on the severity of the business disruption and the progress of our recovery efforts.

Our Business Continuity Plan

We plan to quickly recover and resume business operations after a significant business disruption. We will respond by protecting our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our 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 business continuity plan identifies mission critical systems and addresses: data back-up and recovery; financial and operational assessments; alternative communications with clients, employees, and regulators; alternate physical location of employees; critical third party, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. Most of our operations are web-based and, therefore, can be obtained remotely if needed. Please remember that we do not custody any assets at Cultivate Financial Planning. Should you need to access your assets and are not able to reach us for any unforeseeable circumstance, please contact your custodian directly.

Varying Disruptions

Significant business disruptions can vary in their scope, such as only our firm's operations, or the building housing our headquarters, or the County of Pulaski where we are located, or perhaps even 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 the building housing our firm, we will transfer our operations to an alternate site and expect to recover and resume business within one business day. 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 between one and two business days. Every emergency poses unique problems based on external factors, such as time of day and the severity of the disruption. In either situation, we plan to continue in business and will inform you, through www.cultivatefp.com, how to contact us.

For More Information

If you have questions about our business continuity planning, you can contact us at (540) 505-0095.