

## **Avisen Wealth Management, Inc. Business Continuity Plan (BCP) Disclosure**

We disclose in writing a summary of our BCP to customers at account opening. We also post the summary on our website and mail it to customers upon request. Our summary addresses the possibility of a future SBD and how we plan to respond to events of varying scope. In addressing the events of varying scope, our summary (1) provides specific scenarios of varying severity (e.g., a firm-only business disruption, a disruption to a single building, a disruption to a business district, a city-wide business disruption, and a regional disruption); (2) states whether we plan to continue business during that scenario and, if so, our planned recovery time; and (3) provides general information on our intended response. Our summary discloses the existence of back-up facilities and arrangements.

Avisen Wealth Management, Inc. has developed a Business Continuity Plan describing our response to events that significantly disrupt our business. Since the timing and impact of disasters and Disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur.

If after a significant business disruption you cannot contact us as you usually do at: 916-480-2747

you should call our alternative number or go to our website:

916-397-6707

<http://www.avisenwealth.com>

If you cannot access us through either of these means, you should contact our clearing firm, BNY Pershing at:

201-413-3333

<https://www.bny.com/pershing/us/en/disclosures.html>

We have contacted the clearing firms with regard to what kind of services will be available to our customers at the time of a Significant Business Disruption. In the event, our clearing firms shall provide services such as access to funds and securities, order entry, and cash and security transfers.

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, 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 addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical 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.

Our clearing firm Pershing backs 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, our clearing firm has advised us that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within the same business day. Your orders and requests for funds and securities could be delayed during this period. In addition, Avisen Wealth Management, Inc. also backs up its systems on its server daily.

**Varying Disruptions** – 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 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 within three business days. In either situation, we plan to continue in business and notify you through our web site <http://www.avisenwealth.com> or our customer emergency number, 916-397-6707 how to contact us. 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 916-480-2747 or [info@avisenwealth.com](mailto:info@avisenwealth.com)