

Business Continuity Disclosure

Financial Life Advisors (FLA) has developed a Business Continuity Plan (BCP) on 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 FLA – If after a significant business disruption you cannot contact us as you usually do at (210) 918-8998 or via email, you should call your advisor by direct-dial phone or their email. If you cannot access us through either of those means and you have an urgent account related need, you should contact our custodian and clearing firm Charles Schwab & Co. Inc. at (800) 435-4000 for instructions on how they may provide prompt access to funds and securities, enter orders and process other trade-related, cash and security transfer transactions for you.

Our Business Continuity 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, and allowing our clients 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 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; and ensuring our clients prompt access to their funds and securities if we are unable to continue our business.

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 promptly. 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 as soon as possible. In either situation, we plan to continue in business. However, the ability of FLA to fully function is dependent on outside sources outside of its control, including the availability of electricity, telephones, Internet, transportation, and the functioning of institutions and markets worldwide. Nothing in FLA’s BCP or this disclosure statement is intended to provide a guarantee or warranty regarding the actions or performance of FLA.

For more information – If you have questions about our business continuity planning, you can contact us at (210) 918-8998.

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