

## **Business Continuity Plan**

Fairman Group has developed a Business Continuity Plan 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 Us** – If after a significant business disruption you cannot contact us in our office by phone at (610) 889-7300, you should go to our website at [www.fairmangroup.com](http://www.fairmangroup.com) or our social media pages on Facebook, Twitter and LinkedIn for status and contact information. As a reminder, we do not hold custody of any client assets. If you cannot connect with us through any of those means, you should contact your account custodian for instructions on how it may provide you with prompt access to funds and securities, enter orders and process other trade-related, cash and security transfer transactions for you in the event of a significant business disruption. Our primary custodian is Charles Schwab & Co., Inc. They can be reached by phone at (800) 515-2157. Schwab clients can access their accounts online at [www.schwaballiance.com](http://www.schwaballiance.com).

**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 assuring our clients prompt access to their funds and securities if we are unable to continue our business.

Our primary custodian, Charles Schwab & Co., Inc., maintains locations geographically separate from our offices. Schwab will assure our clients' prompt access to their funds and securities. 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 Schwab that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within 24 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. They may impact our firm, the building which houses 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 the building which houses our firm, we will transfer our operations to work remotely or to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to an alternate site outside of the affected area and recover and resume business as quickly as possible.

In either of these situations, we plan to continue conducting business and will notify you by email or by phone. We will leave status and contact information on a voice message reached at our main phone number, on our web site at [www.fairmangroup.com](http://www.fairmangroup.com) and on our social media pages with Facebook, Twitter and LinkedIn. Recovery times may vary depending on the nature and severity of the disruption; however, the recovery time objective for mission critical operations is 24 -72 hours. If the significant business disruption is so severe that it prevents us from conducting business, we will immediately notify you.

**For more information** – If you have questions about our business continuity planning, you can contact us by phone at (610) 889-7300 or by email to [serviceteam@fairmangroup.com](mailto:serviceteam@fairmangroup.com).