



## BUSINESS CONTINUITY

Pathworks Financial, Inc (PWF) has developed a **Business Continuity Plan** that enables us to respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we must be flexible in responding to 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 as you usually do, you should call our alternative telephone number at 248-946-4515 or go to our web site at ([www.PathworksFinancial.com](http://www.PathworksFinancial.com)). Additional contact information will be available from those resources. If you cannot access us through either of those means, you should contact the clearing firm that handles your account (see below) 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.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption 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.

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, bank and counter-party impact; and regulatory reporting – all while assuring that our clients have prompt access to their funds and securities if we are unable to operate our business.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our offices, the business district where our offices are located, the city where we are located, or an entire region. Within each of these areas, the severity of the disruption can vary from minimal to severe. In a disruption, we will transfer our operations to a site outside of the affected area to resume business as quickly as possible. In any business disruption, we plan to continue in business, transfer operations to our clearing firm if necessary, and tell you how you can contact us through our web sites or our customer emergency telephone number. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure your prompt access to your funds and securities.

**Our Clearing Firms** – PWF contracts with several clearing firms. Each 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, we have been advised by our clearing firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments through alternative work sites in a very short period of time. Client orders and requests for funds and securities could be delayed during this period. Contact information for clearing firms used by PWF is listed below.

TD Ameritrade  
800-431-3500  
[www.tdameritrade.com](http://www.tdameritrade.com)

Fidelity Institutional Wealth Services  
800-544-6666  
[www.fidelity.com](http://www.fidelity.com)

For more information – If you have questions about our business continuity planning, contact us at **248-946-4515**.