

# BUSINESS CONTINUITY PLAN

Lighthouse Financial Management, LLC has developed a Business Continuity Plan describing how we will respond 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. 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 at 401-596-3392 or [scp@lighthousefm.com](mailto:scp@lighthousefm.com), you may go to our web site at <http://www.lighthousefm.com>. If you cannot access us through any of those means, you should contact our clearing firm, Fidelity Investments Institutional Wealth Services (FIWS), 1-800-735-3756, <http://fiws.fidelity.com>, for instructions on how to access your account and conduct security transactions.

**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 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; the impact on critical suppliers, contractors, bank and other financial services; regulatory reporting; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, (FIWS) 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 firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable period of time.

**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 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 as soon as possible. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site <http://www.lighthousefm.com>.



85 BEACH STREET, BUILDING D ▪ WESTERLY, RI 02891  
(401) 596-3392 ▪ [WWW.LIGHTHOUSEFM.COM](http://WWW.LIGHTHOUSEFM.COM)