

## **Business Continuity Planning Disclosure**

### **VPWM Advisors LLC**

VPWM Advisors LLC (VPWM), including its branch offices and associated entities, has developed a Business Continuity Plan to respond to events that may disrupt its business. The timing and impact of disruptions is unpredictable and VPWM will be flexible in its response, but our plan is designed to allow us to respond quickly and appropriately to any event with as little impact on our clients as possible.

#### **Contacting VPWM**

VPWM will make every effort to restore normal communications by all usual methods as soon as possible after a significant business disruption. If you cannot contact us at 763-587-7120, please go to [vpwealthmgmt.com](http://vpwealthmgmt.com) for updates or contact us through the alternative methods on the site.

VPWM provides some services to its clients, including access to your funds and securities, order execution, and processing of other cash and security transfer transactions, in conjunction with LPL Financial, Inc. and Flexible Plan Investments, our Provider firms. If you cannot access VPWM through either method above, please contact the Provider on your account for instructions on how they may provide prompt service.

**LPL Financial - 800-558-7567**

**Flexible Plan Investments - 800-347-3539**

**Aspire Financial Services - 866-634-5873**

#### **VPWM's Business Continuity Plan**

We plan to quickly recover and resume business operations after a significant business disruption and to 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. Our business continuity plan is designed to allow VPWM to resume operations as quickly as possible considering the scope and severity of the disruption.

Our business continuity plan addresses data backup and recovery; all mission critical systems; financial and operational assessments; alternate communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, 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 Provider firms back up our and your important records in a geographically separate area. While every emergency poses unique problems, we have been advised by our Providers that their objectives are to restore their own operations and be able to complete existing transactions and accept new transactions and payments within four hours. Your orders and requests for funds and securities could be delayed during this period.

### **Varying Disruptions and Response**

Significant business disruptions can vary in their scope: they may affect only our firm's office, 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 the event of a significant business disruption, we have plans to place to move to backup or remote locations as necessary. In either situation, we plan to continue in business, transfer some or all operations temporarily to our Provider firms as necessary, and post updates on [vpwealthmgmt.com](http://vpwealthmgmt.com) or by automated message when calling 763-587-7120. If the 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 through our Providers.

### **Access to Your Funds**

A Provider site outage should not impact our customers' ability to access to their available funds, as their business contingency plans are designed to ensure sustained service. However, their ability to trade securities may be impacted by market events outside the control of VPWM or one or more Providers. Our Providers' tested business continuity plans result in necessary personnel being available to approve transactions that result in the disbursement of available funds.

### **Conclusion**

Please be aware that, while we have detailed plans in place, we cannot guarantee that we will be successful in achieving recovery in the times noted above. We may not be able to implement a plan during a disaster as quickly as we expect or there may be disasters that we did not anticipate. Additionally, if parts of our plan are dependent upon third parties, we will have no control over the success or failure of the third party to respond appropriately to the challenges posed at the time of the disaster. Our continuity plans are periodically updated, and the most current plan summary is available on our website at [vpwealthmgmt.com](http://vpwealthmgmt.com) and can also be obtained by submitting a written request to VPWM at 505 North Highway 169, Suite 260, Plymouth, MN, 55441.

### **For more information**

If you have questions about our business continuity planning, you may contact us at 763-587-7120 or email [james@vpwealthmgmt.com](mailto:james@vpwealthmgmt.com).