

Complete Financial Planning, Inc. Business Continuity Plan Summary

Securities industry regulations require that brokerage firms inform their clients of their plans to address the possibility of an unplanned significant business disruption (“SBD”) resulting from, among other things, extraordinary events such as power outages, building evacuations, natural disasters, acts of terrorism or other catastrophes. Complete Financial Planning, Inc. has a comprehensive business continuity plan (“BCP”) in place, which we review, update and test at least annually.

In general, we conduct our business from one location, 4 Phippen Place, New City, NY 10956. Our BCP is designed to ensure that if our location or means of communication suffers a disruption in service, our back-up location can cover our critical business functions, including order acceptance, entry and execution. As a result, in the event that an SBD impacts our primary location, we intend to rely on the personnel and systems at our back-up location so that both we and our customers can continue to conduct business with minimal, if any, interruption. For example, during any SBD, we intend to continue to (i) accept orders via telephone, email, or fax, as available, (ii) enter orders electronically or telephonically, as available, and (iii) execute orders via electronic order system or other available means. In addition, we will immediately identify any available means that will permit us to communicate with our clients, employees, critical business constituents, banks, counter-parties and regulators.

For any SBD, we have plans in place to address our immediate response to and management of the incident as well as a business unit and information technology recovery plan. We have plans to address situations where one of our primary location (including the technology based at such location) becomes unavailable for any reason, as well as when a technology or other service provider ceases to operate for any reason. Whatever the event, our BCP is designed to enable us to be back in operation within 24 hours.

In designing our BCP, we have assumed that, during an SBD, our back-up location is available and accessible, we have sufficient personnel, and external organizations, such as government agencies and market systems, are operational. If this turns out not to be the case, our business could be significantly disrupted until such external matters are resolved.

In the event of a disruption that affects our firm’s ability to communicate and do business, clients are advised to contact the custodian firm holding their investment assets.

Currently, all brokerage assets are custodied at:

Charles Schwab and Company
1958 Summit Park Drive
Orlando, FL 32810-5931
1-800-515-2157
www.schwab.com