

## **BUSINESS CONTINUITY PLAN CLIENT DISCLOSURE**

Fulcrum Equity Management, LLC has developed a Business Continuity Plan (BCP) on how we will respond to events that significantly disrupt our business. With that in mind, we are providing you with this summary information on our business continuity plan.

### **Contacting Us**

After a significant business disruption, you should be able to contact our firm at (888) 304-6942 or via our website at [www.fulcrumwm.com](http://www.fulcrumwm.com). If necessary our offices will be relocated per our formal Business Continuity Plan, and our phone numbers will be transferred to the new location(s). If you cannot access us, please contact the appropriate custodian using the phone numbers that will be listed on our web site should such business disruption occur. Our custodians will be able to handle the services of accessing your 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 and 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. 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 customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, and banks; regulatory reporting; and assuring our customers prompt access to their funds and securities if our business operations are interrupted. Our custodians back up our important records in a geographically separate area. While every emergency poses unique problems based on external factors, such as time of day and the severity of the disruption, our clearing firms have advised us that its 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**

Significant business disruptions can vary in their scope and 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 our alternative office location when needed and expect to recover and resume business within approximately four hours. In a disruption affecting our business district, city, or region, we will attempt to transfer our operations to a site outside of the affected area and recover and resume business within the same time period. In either situation, we plan to continue in business and notify you through our web site [www.fulcrumwm.com](http://www.fulcrumwm.com) on how to contact us or another entity that will be able to service your financial needs. If the significant business 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 the notification process on our website.