

# CLEAR FINANCIAL STRATEGIES, LLC

## BUSINESS CONTINUITY PLAN SUMMARY

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Clear Financial Strategies, LLC (“Clear Financial”) understands the importance of ensuring our clients have continued access to their funds and securities in the event our office operations are impacted by a disaster. As a result, we have developed and maintain a business continuity plan that describes the means by which Clear Financial’s office operations in Crystal Lake and Schaumburg, IL as well as Ponte Vedra Beach and Naples, FL. will respond to future significant business disruptions of varying degrees of severity.

Clear Financial’s office operations in Crystal Lake and Schaumburg, IL as well as Ponte Vedra Beach and Naples, FL are equipped for resumption of business in the event a significant business disruption affects the building, business district, city and/or the region. We will continue to conduct business during those disruptions and may choose to relocate key personnel and services to our designated backup facilities. Relocations of critical functions will be completed within four hours of the significant business disruption.

In the event of a significant business disruption resulting from a reduction in work force due to a pandemic situation, Clear Financial has developed a comprehensive pandemic response plan to minimize the exposure and spread of a virus in the workplace. The plan involves social distancing and other measures to avoid close physical proximity in the workplace. Social distancing includes, but is not limited to, requesting employees to work remotely, invoking swing shifts and may require suspension of some non-critical functions.

Clear Financial’s Data Center in Crystal Lake, IL only maintains non-client data and documents that are not critical to the immediate operation of our business. All client critical data is redundantly warehoused in Microsoft Global Data Centers as well as in secure data centers maintained on behalf of our business partners such as Charles Schwab and TD Ameritrade Institutional, who have complete business continuity plans designed to allow them to continue operations in the event they experience a significant business disruption. Their plans include redundancies, alternate facilities and recovery time objectives that support our plan.

In the event of a significant business disruption at Clear Financial’s data center in Crystal Lake, IL clients may contact their Clear Financial representative directly through our toll free number (855) 972-9564, or refer to our public website at [www.clear-fs.com](http://www.clear-fs.com).

Please be advised that while we have detailed plans in place, we cannot guarantee we will be able to recover as quickly as outlined above under all possible circumstances. Our recovery time objective may be negatively impacted by the unavailability of third parties and/or other circumstances beyond our control.

Our business continuity plan is reviewed and tested throughout the year and is subject to modification. To obtain the most current version of this summary, you may refer to our website at [www.clear-fs.com](http://www.clear-fs.com) or contact your Clear Financial representative to request an updated summary be delivered by mail.