



BUSINESS CONTINUITY PLAN

I. Purpose and Protegé WP Policy

Protege Wealth Planning, LLC (“Protegé WP”) has adopted this Business Continuity Plan (“BCP”) pursuant to the rules and laws of the states of California, Louisiana and New York.

The purpose of this BCP is to define the strategies and plans that will be used by Protegé WP during a significant business disruption (“SBD”). An SBD includes any event or situation that significantly impacts Protegé WP’s ability to provide advisory services to its clients. The BCP outlines Protegé WP’s procedures designed to ensure that critical business functions can continue during and after an SBD and that Protegé WP can resume operations as quickly as possible after an SBD. The BCP is prepared to address both internal SBDs, such as a fire in Protegé WP’s building or the death of key personnel, and external SBDs, such as a natural disaster, terrorist attack, or citywide power disruption. It is also designed to address SBDs of different severities.

In the event of an SBD, it is Protegé WP’s policy to do the following to the extent reasonable and practical under the circumstances:

- Safeguard employee lives and firm property;
- Make a financial and operational assessment;
- Promptly recover and resume operations;
- Protect the firm’s books and records; and

- Communicate with its customers and allow them to transact business.

Although the firm does not maintain custody of customer assets, in the event of an SBD, Protegé WP will assist customers to access their assets at the brokers that have custody of the assets. In the case of an external SBD, Protegé WP’s ability to react will depend heavily on access to other organizations and systems, such as the availability of electricity, telephones, Internet and transportation.

In creating this BCP, Protegé WP has assumed that the firm’s designated alternate office will be available, that Protegé WP has sufficient personnel, and that government agencies and market systems are operational during and after the SBD. If any of these assumptions are incorrect, Protegé WP’s business could be disrupted until matters are resolved. No contingency plan can eliminate all risk of service interruption but Protegé WP will continue to assess and update its plans to mitigate all reasonable risks.

II. Plan Approval, Review, Location and Disbursement

A. Approval and Review of Plan

The below chart reflects the dates of creation and review and necessary revisions to the BCP. The BCP will be reviewed annually to determine whether any modifications are necessary in light of changes to Protegé WP’s operations, structure, business or location or new regulatory requirements.



Nicolas Stanley, Chief Compliance Officer is responsible for approving the plan and for conducting annual reviews. During the fourth quarter of each fiscal year, Nicolas Stanley, Chief Compliance Officer will review Protegè WP's BCP to determine whether any revisions are needed, and will revise the BCP if necessary to ensure it meets the firm's needs and regulatory requirements. An updated copy of the BCP will be distributed to all of Protegè WP's employees within forty-eight (48) hours of any amendment.

Protegè WP will also test the Business Continuity Plan to identify any weaknesses and gaps at least annually. This may include testing of areas such as: accessing back-up records; hardware functions at the alternate business location; verification of current contact information and any designated duties for employees, clients and business partners; verification of vendors, service providers, software and equipment; and conforming the firm's business practices to the BCP and regulatory requirements.

Effective Date	Desc. of Action	Name and Title of Firm Executive
October 1, 2018	Creation of BCP	Nicolas Stanley, Chief Compliance Officer

B. Plan Location and Access

Protegè WP will maintain copies of its BCP, the annual reviews, and any revisions made to the plan. An electronic copy of Protegè WP's BCP is published on our public website located at <https://protegewp.com/clients/>

C. Disbursement of Plan

All employees of Protegè WP will review the BCP upon beginning their employment. When the BCP is updated, all employees will review the revised plan. Protegè WP will periodically train all its employees on the BCP's requirements.

III. Key Personnel and Succession Plan

Protegè WP's key personnel and persons responsible for executing this BCP in the event of an SBD are: Nicolas Stanley, Chief Compliance Officer, nick@protegewp.com, (424) 512-1750.

IV. Business Description

Protegè WP is state-registered investment adviser that provides fee-only financial planning & investment consulting advice. Protegè WP provides analysis and advice on securities by making direct or indirect recommendations to clients or by providing research or opinions on securities or securities markets. Protegè WP is compensated for providing this analysis and advice.

Protegè WP does not act as a broker and does not hold client funds or securities.

V. Office Location

Protegè WP's primary office is located at 152 S Peck Dr, Beverly Hills, CA 90212. The main telephone number is (424) 512-1750. Protegè WP engages in client interactions, keeping of books and records, and financial planning research and analysis at the primary office.



VI. Alternative Physical Location(s) of Employees

In the event of an SBD, Protegé WP will move its staff from the affected office(s) to a temporary worksite. As a virtual advisor, we can move to new physical locations quickly, without significantly impacting operations. The main telephone number in case of emergency is (424) 512-1750. If Protegé WP cannot return to its primary office within a reasonable amount of time following the SBD, it will evaluate whether to permanently move to a new primary office location.

In the event of an SBD involving widespread lack of telecommunications, transportation, electricity, office space, fuel and water, Protegé WP will consider its employees' ability to work remotely during the SBD, as well as how employees may work in the absence of telephone and/or Internet access if necessary.

VII. Customer Access to Funds and Securities

Protegé WP does not hold customer funds or securities. Customer funds and securities are held with custodial institutions, and customers have access to those funds and securities independent of Protegé WP.

VIII. Data Back-Up and Recovery (Hard Copy and Electronic)

Protegé WP maintains its primary hard copy books and records and its electronic records at 152 S Peck Dr, Beverly Hills, CA 90212. Nicolas Stanley, Chief Compliance Officer, (424) 512-1750, is responsible for the maintenance of these

primary books and records. Protegé WP maintains the following document types and forms that are not transmitted to custodial institutions: advisory agreements, client intake questionnaires and records of payment.

Protegé WP backs up its electronic records daily by syncing files to a cloud-based file server and keeps encrypted copies of sensitive documents in our client planning portals.

For the loss of electronic records, Protegé WP will either physically recover the storage media or electronically recover data from the back-up site.

IX. Operational and Financial Assessments in the Event of an SBD

A. Operational Risk

In the event of an SBD, Protegé WP will immediately assess and identify what means will permit it to communicate with customers, employees, regulators, any custodian institution(s) holding customer funds and securities, and critical business constituents and counterparties. Although the impact of an SBD will determine the means of alternative communication, Protegé WP may employ: website, telephone voice mail, secure email, etc. In addition, Protegé WP will retrieve key activity records as described in Section VIII, above, Data Back-Up and Recovery.



B. Financial and Credit Risk

In the event of an SBD, Protegé WP will determine its financial ability to continue to operate and service its customers. Protegé WP will contact the custodian firm, clients and critical banks to apprise them of its financial status. If Protegé WP determines that it is unable to fund its operations, it will request additional financing from its bank or other credit sources to fulfill its obligations to customers.

X. Critical Systems

Protegé WP's critical systems are those that: (i) allow Protegé WP prompt and accurate access to client accounts and records and (ii) allow Protegé WP to communicate investment advice and analysis to customers.

XI. Critical Business Constituents, Banks and Counterparties

Protegé WP has evaluated its critical business constituents (businesses with which it has an ongoing commercial relationship in support of its operating activities, such as vendors and banks), and determined the extent to which Protegé WP can continue its business relationship with them in light of an SBD. Protegé WP will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when needed. Protegé WP's critical business constituents include: planning & investment analysis software vendors, website services vendors and intellectual capital providers.

XII. Communication of SBD to Other Parties

In the event of an SBD, including the death or unavailability of key personnel, the persons executing this BCP will determine the persons that need to be notified about the SBD, including employees, customers, regulators, custodians, and critical business constituents. The persons who need to be notified, and how, will vary with the circumstances of the SBD.

During an SBD, Protegé WP will ensure, to the extent possible, that its website reflects the firm's operational status and contact information. Protegé WP may place status messages on its website indicating to customers, for instance, the nature of the SBD or the status of its services to customers.

XIII. Alternative Communications Plans

A. Customers

Protegé WP now communicates with customers using telephone, email, website, U.S. mail, videoconferences and webchat. In the event of an SBD, Protegé WP will assess which means of communication are still available, and use the means closest in speed and form (written or oral) to the means that Protegé WP used in the past to communicate with the other party. For example, if Protegé WP has primarily communicated with a party by email, but the Internet is unavailable, Protegé WP will call the customer on the telephone and follow up where a record is needed with paper copy in the U.S. mail.



B. Employees

Protegè WP now communicates with its employees using telephone, email and videoconferences. In the event of an SBD, Protegè WP will assess which means of communication are still available, and use the means closest in speed and form (written or oral) to the means that Protegè WP has used in the past to communicate with the other party.

A dedicated emergency hotline (hosted offsite) is available for central messaging and employee communications. Protegè WP may also employ a call tree so that senior management can reach all employees quickly during an SBD if email and cellular phones (including texting) is not available. The call tree includes all staff home, office and cell phone numbers. In creating the call tree, Protegè WP has identified persons who live near each other and may reach each other in person. The person to invoke use of the call tree is: Nicolas Stanley.

C. Regulators

Protegè WP is currently registered as an investment advisory firm with the states of California, Louisiana and New York. Protegè WP communicates with its regulators using telephone, email, and U.S. mail. In the event of an SBD, Protegè WP will assess which means of communication are still available, and use the means closest in speed and form (written or oral) to the means that Protegè WP has used in the past to communicate with the other party, including to make any necessary filings, disclosures, etc.

In the event that Protegè WP cannot contact its regulators, it will continue to file required reports to the extent possible using the communication means available to it. In the event of an SBD, Nicolas Stanley will be responsible for ensuring that Protegè WP has access to the Investment Adviser Registration Depository (IARD) system, the electronic filing system that facilitates investment Protegè WP registration, and that all appropriate Form ADV filings, including annual and interim amendments, are made and maintained.

In the event of a formal or informal inquiry made by any federal or state regulatory agency during an SBD, Nicolas Stanley, Chief Compliance Officer, (424) 512-1750 will be responsible for receiving all calls and/or all other requests for further review.

D. Critical Business Constituents, Banks and Counterparties

Protegè WP Communicates with its critical business constituents using telephone, email, website, U.S. mail and in-person visits. In the event of an SBD, Protegè WP will assess which means of communication are still available, and use the means closest in speed and form (written or oral) to the means that Protegè WP has used in the past to communicate with the other party.

XIV. Disclosure of Business Continuity Plan

Customers will receive a copy of a BCP summary disclosure statement when they start Financial Planning engagements with Protegè WP. A copy of the BCP summary disclosure is attached to the BCP. Protegè WP also posts its BCP on its website located at <https://protegewp.com>.



BUSINESS CONTINUITY PLAN DISCLOSURE STATEMENT

Protege Wealth Planning, LLC (“Protege WP”) has adopted a Business Continuity Plan (“BCP”) pursuant to the rules and laws of the states of California, Louisiana and New York. The purpose of the BCP is to define the strategies and plans that will be used by Protege WP during a significant business disruption (“SBD”). The BCP is prepared to address both internal SBDs, such as a fire in Protege WP’s building, and external SBDs, such as a natural disaster, terrorist attack, or citywide power disruption.

Our Business Continuity Plan

In the event of an SBD, Protege WP will safeguard employee lives and firm property. Protege WP will work to re-establish the systems necessary to quickly recover and resume operations, protect Protege WP’s books and records and allow Protege WP’s customers to transact business to the extent reasonable and practical under the circumstances. Protege WP’s BCP addresses: alternate office locations, customer access to funds and securities, financial and operational assessments, data backup and recovery, critical systems, alternative communications with customers, employees, and regulators, and critical business constituents.

Contacting Protege WP and Accessing Funds and Securities

If you are not able to contact Protege WP through our regular telephone number (424) 512-1750, please contact us at our

alternate number (504) 952-5374. For questions relating directly to accessing your funds and securities, please contact your custodian institution(s).

Varying Disruptions

SBDs can vary in their scope, from only our firm to 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 intend to transfer our operations to a local site when needed and expect to recover and resume business within a five-hour time period. In a disruption affecting our business district, city, or region, we intend to transfer our operations to a site outside the affected area, and recover and resume business within a 24-hour time period. In either situation, we plan to continue in business. However, the ability of Protege WP to fully function is dependent on outside sources outside of its control, including the availability of electricity, telephones, Internet, transportation, and the functioning of institutions and markets worldwide. Nothing in Protege WP’s BCP or this disclosure statement is intended to provide a guarantee or warranty regarding the actions or performance of Protege WP.

Additional Information

If you have questions about our business continuity planning, please contact us at (424) 512-1750.