

LUTHER FOREST WEALTH ADVISORS, LLC

Business Continuity Plan Disclosure

Luther Forest Wealth Advisors has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 518-899-5544, you should call our alternative number 518-852-8523 or go to our web site at www.lutherforestwealthadvisors.com. If you cannot access us through either of these means, you should contact your custodial firm (where your accounts are held), Charles Schwab & Co. at 1-800-515-2157 or go to www.schwaballiance.com for instructions on how it may provide prompt access to your funds and securities, enter orders and process other trade-related, cash, and security transfer transactions for you.

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 clients 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 back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with clients, employees, and regulators; alternate physical location of employees; critical supplier and bank impact; regulatory reporting; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

Our custodial firm, Charles Schwab & Co., back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our custodial firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within one to three business days. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, 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 will transfer our operations to a local site when needed and expect to recover and resume business within one to three days. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within one to seven days. In either situation, we plan to continue in business, transfer operations to our custodial firms if necessary, and notify you through our web site www.lutherforestwealthadvisors.com or our client emergency number, 518-852-8523 as to how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our client's prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at 518-899-5544.