

Business Continuity Plan Disclosure

Albitz/Miloe & Associates, Inc. has developed a Business Continuity Plan (BCP) addressing how we will respond to events that significantly disrupt our business. Since the timing and impact of natural disasters (floods, fires, earthquakes, etc.) and disruptions are 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, first try calling our Regional Torrance office at (310) 373-7351. You can also visit our website at www.albitzmiloe.com for contact information. If you cannot access us through our website, you should then contact our broker/dealer, Financial Network Investment Corporation, on how they can assist you at (800) 879-8100. If our office number is not available, you may also call our out-of-state emergency number, (808) 679-2107 and leave us a brief message.

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; 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: alternative physical office locations, customer's access to funds and securities, data back-up and recovery, financial and operational assessments, mission critical systems (order taking/entry), alternative communications methods, regulatory reporting, disclosure, and annual reviews.

FNIC backs up the majority of our important records in a geographically separate area. In addition, we maintain back-up systems for our critical client data. While every emergency situation poses unique problems based on external factors, such as the time of day and severity of the disruption, our clearing firm, Pershing LLC, has advised that its objective is to restore its own operations and be able to complete existing transactions/accept new transactions and payments within 4 days. Your brokerage orders and requests for funds and securities could be delayed during a disaster period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as affecting only our office location, the entire building housing our firm, the total business district where we are located, or the whole region. The severity of the disruption can also vary from minimal to severe. In a disruption limited to the building housing our firm, as needed, we will transfer our operations to a local site and expect to recover and resume business within 3 days. In case of a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, recover and resume business within 7 days. In either situation, we plan to continue business, transfer operations to our broker/dealer where necessary, and notify you about our status, letting you know how to contact us through our website www.albitzmiloe.com or our customer emergency numbers; Regional Office (310) 373-7351, Financial Network Home Office (800) 879-8100, or our Albitz/Miloe & Associates, Inc. out-of-state emergency number/voicemail (808) 679-2107.

For more information – If you have questions about our business continuity planning, you can contact us any time at (310) 373-8861 or via email at: am@albitzmiloe.com.