

Business Continuity Plan Disclosure

Albitz/Miloe & Associates, Inc. (the Firm) 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 normally do, please check your email as we will attempt to provide a status update along with updated contact information. You can also look for contact info via our website at www.albitzmiloe.com. For questions about your accounts, you can reach the account custodian at the number listed on your statement.

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 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.

Brokerage custodians, mutual fund and insurance companies utilize back-up systems and maintain their own business continuity plans. As a Firm, we maintain back-up systems for our critical client data. Emergency situations pose unique challenges such as the time of occurrence and severity of the disruption. Your trade orders and requests for funds and/or 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, or the whole region. The severity of the disruption can also vary from minimal to severe. In a disruption limited to our building, if necessary, we will transfer operations to a secure site and seek to resume business as quickly as possible. In the case of a regional disruption, we may transfer our operations to a site outside of the affected area and resume business. Following a disaster situation, we will notify you about our status and how to reach our office.

For more information – If you have questions about our business continuity planning, or if you’d like to read a full copy of our plan, please contact us at (310) 373-8861 or via email at: albitzmiloe@albitzmiloe.com.