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*The human side of wealth management*

Kelman-Lazarov has developed a Business Continuity Plan (BCP) so that we can continue to do business even if we experience an unplanned business interruption such as a loss of utility service, a building evacuation, or a catastrophic event. This plan will assist us in determining what to do if we were to suffer a significant business disruption that affects our building, the business district where our firm is located, the city where we are located, or an entire region.

Our primary goals, after making certain that our employees are safe, will be to resume order taking capabilities as quickly as possible and to make certain that all of our clients have access to their accounts. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to the actual events as they occur. 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 day. 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 day. In the event of any significant business disruption, an email blast containing contact information will be sent to our clients who have provided us with their email addresses.

**For accounts held at Charles Schwab:**

In regards to client assets carried by Charles Schwab, we have received and reviewed the company's Business Continuity Plans. We are committed to providing continued service to our clients and to that end during a significant business disruption Kelman-Lazarov will re-establish telephone service with our clients as soon as possible.

As a client of Kelman-Lazarov, we recognize you may need access to your account to sell a position or request a check before we re-establish telephone service with our clients. During this time Schwab will assist you with sell/liquidation orders and provide check disbursements, if needed. If you cannot contact our firm, please call Schwab for assistance at 800-515-2157.

If you try to reach us by visiting our location, please understand that if our building has suffered damage for any reason, we may move our operations to an alternate location. Our Business Continuity Plan's intent is to quickly recover and resume business operations after a significant business disruption. We plan to safeguard our employees and property, protect the firm's books and records, make a quick financial and operational assessment, and allow you to transact business as efficiently as possible given the circumstances. We maintain a business continuity plan that includes backup facilities and arrangements at redundant data centers and alternate processing facilities to address interruptions to our normal course of business. The plan is reviewed annually, updated as necessary, and subject to modification from time to time. Any critical changes to the plan will be posted to this website and is available upon request.