



TCFG Wealth Management, LLC Business Continuity Plan Client Disclosure Statement

TCFG Wealth Management, LLC and its affiliates have 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 through your TCFG representative or through the Home Office number 949.365.5830 or info@tcfgwealth.com. In the event of a significant business disruption affecting our Home Office telephone service, we will also post alternative telephone contact numbers on our website at tcfgcompanies.com. You may also log on to your Pershing account through the TCFG website “[client login](#)”.

If you cannot access us through any of those means, you should contact our clearing firm; Pershing LLC 800-445-4467. For instructions on how it may provide prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions.

Checks may be sent to:


Pershing LLC

One Pershing Plaza
Jersey City, NJ 07399

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 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: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.





Our clearing firm, Pershing LLC, backs up their own 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 clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions promptly. 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 your representative’s office, only a single branch office of our firm, all branch office locations in a specific geographic district, 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 a few business hours. 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 business day. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our investment representatives or through our website. If a significant business disruption is so severe that it prevents us from conducting business, we will assure our customers prompt access to their funds and securities via our clearing firms.

For more information – If you have questions about our business continuity planning, you can contact us at:

The Certus Financial Group, LLC
28202 Cabot Road Suite 300
Laguna Niguel CA, 92677
949.365.5830
Attn: Chief Compliance Officer

This plan is subject to modification and customers may alternatively obtain updated summaries by requesting a written copy by mail.

Last Updated February 28, 2021



28202 Cabot Road; Laguna
Niguel CA, 92677

949.365.5830

Info@tcfgwealth.com

Securities offered through TCFG Wealth Management, LLC Member FINRA/SIPC | www.tcfgcompanies.com