



Background

Continued business operations are critical for Blosser Harrison Wealth Management. While it is recognized it is not possible to create a plan to handle every possible eventuality, it is the intent of this firm to set up a framework to be used in most likely of scenarios. It is also the intent that this framework provide guidance as to how to respond should an unforeseen situation occur.

Business Description

Blosser Harrison Wealth Management conducts fee based financial planning for individuals and businesses. It provides full written plans and specialized limited scope advisory services to individuals and businesses. Blosser Harrison does not operate as an RIA for asset management purposes and requires all Investment Advisor employees to register with Cambridge Investment Research Advisors, Inc. for asset management services.

Emergency Information

Firm Contact Persons

Our firm's two emergency contact persons are:

Michael Ginsberg (559)

277-4772

mginsberg@bhria.com

and

Andrew Kerr (559)

277-4772

akerr@bhria.com

Support Services

In the event of an emergency, the following is a list of support services and the methods by which they may be contacted:

Emergency Services (EMS): (559) 600-3387

Fire Department: (559) 621-4199

Police Department: (559) 621-7000

Professional Emergency Firm Information

Firm Attorney	Sean Deburgh (916) 780-9009 sdeburgh@cotalawfirm.com
Firm Accountant	Brent Freeman (559) 222-6272 Brent.freeman@bffcpa.net
Firm Computer Technician	Chris Cruz (559) 930-3763 chriscruz23@icloud.com

This information will be updated in the event of a material change, and our Chief Compliance Officer (CCO) will review the plan on an annual basis.

Firm Policy

Our firm's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of the firm's books and records, and allowing our clients to transact business. In the event that we determine we are unable to continue our business, we will assure clients prompt access to their funds and securities.

Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a fire in our building or the death of a key member of the firm. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, such as the brokerage firm(s) we use.

Approval and Execution Authority

Andrew Kerr, a supervisory person, is responsible for approving the plan and for conducting the required annual review. The CCO has the authority to execute this BCP.

Plan Location and Access

Our firm will maintain copies of its BCP and annual reviews, and all changes that have been made to it. A physical copy of the BCP will be stored with the company's Written Policies and Procedures Manual, which is kept at our corporate office. In a locked legal cabinet in Andrew's office.

Our brokerage firm contacts:

No Brokerage Firm to list at this time.

For clients who hold investment or retirement accounts with their Advisor

Please contact Cambridge Investment Research Advisors, Inc.

1776 Pleasant Plain Road

Fairfield, IA 52556-8757

800-777-6080

Office Locations

Our office address and phone number are:

1300 W. Shaw Ave Suite 3E, Fresno, California, 93711

(559) 277-4772

We engage in client servicing, order taking and entry at this location.

Alternative Physical Location(s) of Employees

In the event of an SBD that makes it impossible or impractical to use any or all of the company offices, we will move our staff from affected offices to the closest of our unaffected office locations.

If none of our other office locations is available, we will move the firm operations to:

6470 N. Blosser Ave

Fresno, California

(559) 281-7471

An additional alternate location is:

6077 N Harrison Ave

Fresno, California

(559) 281-7471

Clients' Access to Funds and Securities

Our firm does not maintain custody of clients' funds or securities, which are maintained at our Advisor's brokerage firm, Cambridge Investment Research Advisors, Inc. In the event of an internal or external SBD, if telephone service is available, our investment adviser representatives will take customer orders or instructions and contact our Advisors brokerage firm on their behalf, and if our Web access is available, our firm Advisors will post on our Website that clients may access their funds and securities by contacting them.

Data Back-Up and Recovery (Hard Copy and Electronic)

Our firm maintains its primary hard copy books and records and its electronic records at:
1300 W. Shaw Ave Suite 3E, Fresno, California, 93711
(559) 277-4772

Andrew Kerr is responsible for the maintenance of these books and records. Our firm maintains the following document types and forms that are not transmitted to our brokerage firm: Investment Policy Statements, Client Contracts and other related documents.

The firm backs up its electronic records daily by utilizing Citrix and Advisors Assistant security systems. Citrix and Advisors Assistant security systems use a 256 bit encrypted SSL (https) server to back up each night. The encryption used is a bank level encryption. For more specifics about citrix and advisors assistant please go to: www.citrix.com and www.advisorsassistant.com

Emails: We back up all client emails on a regular basis in Google Drive Enterprise and by Smarsh through Cambridge Investment Research Advisors, Inc.

Phone Calls: We back up and record all phone calls on a regular basis with the support of Nextiva and Comcast.

In the event of an internal or external SBD that causes the loss of our paper records, we will physically recover them from our back-up site. If our primary site is inoperable, we will continue operations from our back-up site or an alternate location. For the loss of electronic records, we will either physically recover the storage media or electronically recover data from our back-up site, or, if our primary site is inoperable, continue operations from our back-up site or an alternate location.

Operational Assessments

Operational Risk

In the event of an SBD, we will immediately identify what means will permit us to communicate with our clients, employees, critical business constituents, and regulators. Although the effects of an SBD will determine the means of alternative communication, the communications options we will employ will include our Website, telephone voice mail, secure e-mail, etc. In addition,

we will retrieve our key activity records as described in the section above, Data Back-Up and Recovery (Hard Copy and Electronic).

Mission Critical Systems

Our firm's "mission critical systems" are those that ensure client communication, access to client accounts and trading systems. More specifically, these systems include the office computer systems.

We have primary responsibility for establishing and maintaining our business relationships with our clients. Our Advisors brokerage firm or custodians provides the execution, comparison, allocation, clearance and settlement of securities transactions, the maintenance of customer accounts, access to customer accounts, and the delivery of funds and securities.

Our Advisors brokerage firm contract provides that our Advisors brokerage firm will maintain a business continuity plan and the capacity to execute that plan.

Our Advisors brokerage firm represents that it backs up our records at a remote site. Our Advisors brokerage firm represents that it operates a back-up operating facility in a geographically separate area with the capability to conduct the same volume of business as its primary site. Our Advisors brokerage firm has also confirmed the effectiveness of its back-up arrangements to recover from a wide scale disruption by testing.

Recovery-time objectives provide concrete goals to plan for and test against. They are not, however, hard and fast deadlines that must be met in every emergency situation, and various external factors surrounding a disruption, such as time of day, scope of disruption, and status of critical infrastructure – particularly telecommunications – can affect actual recovery times. Recovery refers to the restoration of clearing and settlement activities after a wide-scale disruption; resumption refers to the capacity to accept and process new transactions and payments after a wide-scale disruption. Our brokerage firm has the following SBD recovery time objectives: recovery time period of critical, core trading functions [within 4 hours]; and critical, non-core trading functions [within 72] following a disruption.

Our Firm's Mission Critical Systems

Trading

Currently, our firm Advisors enter trades by recording them electronically and sending them to our Cambridge Investment Research Advisors, Inc. electronically or telephonically.

In the event of an internal SBD, our Advisors will enter and send records to our brokerage firm by the fastest alternative means available. In the event of an external SBD, our Advisors will maintain the order in electronic or paper format, and deliver the order to Cambridge Investment Research, Inc. by the fastest means available when it resumes operations. In addition, during an internal SBD, our Advisors may need to refer our clients to deal directly with our brokerage firm for order entry.

Client Account Information

Our dually registered Advisors currently access client account information via their brokerage firm website. In the event of an internal SBD, our Advisors would access client information via fax correspondence, alternate phone systems, etc.

Alternate Communications with Clients, Employees, and Regulators

Clients

We now communicate with our clients using the telephone, e-mail, our Website, fax, U.S. mail, and in person visits at our firm or at the other's location. In the event of an SBD, we will assess which means of communication are still available to us, and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the other party. For example, if we have communicated with a party by e-mail but the Internet is unavailable, we will call them on the telephone and follow up where a record is needed with paper copy in the U.S. mail.

Employees

We now communicate with our employees using the telephone, e-mail, and in person. In the event of an SBD, we will assess which means of communication are still available to us, and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the other party.

Regulators

We communicate with our regulators using the telephone, e-mail, fax, U.S. mail, and in person. In the event of an SBD, we will assess which means of communication are still available to us, and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the other party.

Regulatory Reporting

Our firm is subject to regulation by the state of California. We now file reports with our regulators using paper copies in the U.S. mail, and electronically using fax, e-mail, and the Internet. In the event of an SBD, we will check with the SEC and/or other relevant regulators to determine which means of filing are still available to us, and use the means closest in speed and form (written or oral) to our previous filing method. In the event that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

Regulatory Contact:

Investment Adviser Licensing Unit
1515 K Street, Suite 200
Sacramento, CA 95814
(916) 322-6270
(916) 445-7193 (fax)

IAApp@corp.ca.gov

Death of Key Personnel

The following personnel are identified as “Key Personnel” without which it would be difficult or impossible to continue operating the firm and/or properly service clients:

Andrew Kerr, Day-to-day operations.

If some event made it impossible for any person listed above able to continue to service the firm, Blosser Harrison Wealth Management would implement the following: We have a written arrangement/agreement in place with Rebecca Kerr to take over the service of our clients and our clients are aware of this arrangement, Clients of the firm are provided contact information for any and all custodians who hold their accounts, Clients should be able to obtain similar services from another RIA, and their custodial accounts would not depend on the well-being of the key personnel at this RIA.

Updates and Annual Review

Our firm will update this plan whenever we have a material change to our operations, structure, business or location or to those of our brokerage firm. In addition, our firm will review this BCP annually, to modify it for any changes in our operations, structure, business, or location or those of our brokerage firm.

Approval & Signature

Supervisor Approval

Approve the firm’s Business Continuity Plan (BCP) program by signing below. I have approved this Business Continuity Plan as reasonably designed to enable our firm to meet its obligations to clients in the event of a Significant Business Disruption.

Signed:

Officer Name and Title:	Andrew Kerr	
Supervisor Signature		Date

February 19, 2016