



KMI Wealth LLC Business Continuity Plan (BCP)

December 2021

I. Emergency Contacts

Entity or Role	Name	Phone	Email
CEO	Kristen Mayer	775-223-1484	kristen@kmiwealth.net
Alternate	Michael Lentz	775-323-1990	mike@lentzandlentz.com
Securities Regulator	Nevada Division of Securities	702-486-2440	
Custodian	Charles Schwab	800-435-4000	

II. Firm Policy

Our firm's policy is to respond to a Significant Business Disruption 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 delivering contractually-obligated investment advisory services. In the event that we determine we are unable to continue our business, we will notify the Division of Securities and our clients.

A. Significant Business Disruptions

Significant Business Disruptions are occurrences that impact the firm's ability to transact business and/or conduct contractually-required advisory activities for clients. Whenever systems, infrastructure or key personnel needed to operate normally are unavailable, the firm may be facing a

Significant Business Disruption. While not an all-inclusive list, these may include natural disasters, civil unrest, power or internet outage, building fire, and/or the incapacity or death of key personnel.

B. Approval and Execution Authority

The firm's CEO, named above, is responsible for approving the plan and for conducting the required annual review. In most cases, the CEO will also implement this plan in the event of a Significant Business Disruption.

In the event of the CEO's unavailability, incapacity, or death, the firm Alternate named above shall have the responsibility and authority to implement this plan to the extent permissible by circumstances, law, and applicable regulations. The Alternate should contact the applicable securities regulator for guidance.

C. Plan Location and Access

Our firm will maintain copies of its BCP plan and the annual reviews, and the changes that have been made to it for inspection. Both the CEO and the Alternate shall keep copies of the plan in an accessible alternate location. A separate BCP Transition Worksheet in the firm's Compliance Workbook shall complement this plan for planning purposes and as a guide in the case of the incapacity or death of key personnel.

III. Business Description

Our firm conducts investment advisory activities for our clients, including financial planning, and asset management. We do not receive or hold client funds or securities. Our custodian(s) maintain our clients' accounts, provide client access to them, and deliver funds and securities.

Our custodian(s) are designated in Section I of this plan.

IV. Business Location

A. Main Office

Our primary office is located at 375 Vassar St Reno, NV 89502. Business activities conducted from this location include financial planning, asset management, trading, meeting with/communicating with clients, and administrative functions.

We can also conduct business at any location with internet service.

V. Alternative Location(s)

In the event of a Significant Business Disruption due to a location being unavailable or unusable, personnel may work from an unaffected office location, remotely from their home, or another temporary location suitable to the conduct of our business.

VI. Client Access to Funds and Securities

Our firm does not maintain custody of clients' funds or securities, which are maintained at custodian(s) identified in Section 1. In the event of a Significant Business Disruption, personnel shall communicate with clients via phone if required (e.g. to receive or confirm client instructions), or by email or the firm

website. Clients shall be informed and/or reminded that they have access to their funds and securities through their respective custodian.

VII. Data Back-up, Essential Operations, and Mission-Critical Systems

Data back-up and recovery, essential operational functions, and related mission-critical systems are described in a separate Cybersecurity Checklist and Inventories spreadsheet in the Firm's Compliance Workbook.

VIII. Alternate Communications

We communicate with our clients, personnel, and regulators using email, telephone, and in-person visits. In the event of a Significant Business Disruption, 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 email 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.

IX. Updates and Annual Review

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

This plan shall be reviewed and amended as needed in the Fourth Quarter of each year.

X. Succession or Transition

In the event of the permanent or long-term incapacity or death of key person, the CEO or Alternate shall execute the firm's Transition/Succession Plan in place at that time, if any.

XI. Closure of the Firm

In the event of the firm's inability to continue as a going concern and/or provide contractually-obligated advisory services to clients, the CEO or Alternate shall arrange for: preservation and maintenance of records under applicable regulations; notification of the securities regulators; notification of clients; and the orderly closure of the firm. Client consent is required If the firm's advisory agreements are assigned to another firm, (written consent is required under most state securities rules).

XII. Approval

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: _____

Title: _____

Date: _____

KMI Wealth LLC

Business Continuity Planning

We 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 (for example by phone or email), remember that you have and will continue to have access to your funds and securities at the custodian(s) from whom you receive regular account statements. The contact information for your custodian(s) is on your statements.

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 providing our contractually-obligated advisory services to you. 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 clients, employees, and regulators; alternate physical location of employees; regulatory reporting; unavailability of key personnel; and providing our clients prompt notification if we are unable to continue our business.

Your custodian(s) hold your funds and securities and keep your account records. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, your custodian, if also affected, shares the objective to restore its own operations and be able to complete existing transactions and accept new transactions and payments. Your orders and requests for funds and securities could be delayed during a significant disruption if it also affects the custodian.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, 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 resume operations within one business day. In a disruption affecting our business district, city, or region, we will attempt to transfer our operations to a site outside of the affected area and resume business. In either situation, we plan to continue in business and notify you how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business or providing contractually-obligated advisory services, we will notify you as soon as possible.

For more information – If you have questions about our business continuity planning, you can contact us at 775-223-1484 or kristen@kmiwealth.net.