

# Wallick Investments Business Continuity Plan

April 20, 2021

As a Registered Investment Advisory firm with fiduciary responsibilities, Wallick Investments, LLC has taken deliberate precautions to safeguard client information and insure a continuation of service to those clients in the event of an emergency.

Securities industry regulations require that our brokerage firm vendors inform their clients of their plans to address the possibility of a business disruption that potentially results from a power outage, natural disaster or other event. FOLIOfn, Charles Schwab and Fidelity Investments, Inc. each have comprehensive business continuity programs in place. Their plans provide for continuation of client portfolio safety. In the event of various types of interruption to Wallick Investments' normal operations, client portfolios remain allocated and balanced as when the event occurred. Wallick Investments, while endeavoring to recover physically, will maintain contact and management from our backup location. Should disaster befall our offices at 1122 Lady Street, Suite 810 (including fire safe failure), Wallick Investments would relocate to 705 East Spring Road in northeast Columbia 14.8 miles away, and proceed to recover digital records stored offsite and remain in contact with client files and portfolios at each client's custodial vendor. All client information is retained by the appropriate custodial vendor named above, minimizing any delay in service, provided Wallick Investments has computer internet access at our secure ancillary facility. In the event of an emergency, Wallick Investments' internet access is diversified with 3 separate internet options at the ancillary facility, which is also backed up by a gas generator. In addition to cell service, the landline at the ancillary site is 803.736.4485.

For your convenience, find below Wallick Investments' key personnel and custodial contact information.

Daniel T. Wallick, Managing Partner and Chief Investment Officer ■ 803.422.4305<sub>cell</sub>

Susan H. Wallick, Principal and Director, Marketing and Communications ■ 803.479.6030<sub>cell</sub>

J. Wade Stinnette, Principal and Senior Portfolio Manager ■ 803.609.0011<sub>cell</sub>

Jacob D. Wallick, Jr. Portfolio Manager and Managing Partner Associate ■ 803.422.8905<sub>cell</sub>

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**WallickInvestments.com**



# Business Continuity Contingency Planning

## Important Disclosures

Privacy & Security ^

Order Routing Report

Business Continuity Plan

Site Availability

Risks of Investing

Our Patents

Financial Statement

Securities industry regulations require that brokerage firms inform their clients of their plans to address the possibility of a business disruption that potentially results from a power outage, natural disaster, or other event. Folio Financial, Inc. has a comprehensive business continuity program in place, which we review, update and test on a regular basis. The plan provides for continuation of client service in the event of various types of interruption to our facilities and services, although obviously we cannot plan for or guarantee against all contingencies.

Our policy is to respond to significant business disruptions 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 ensuring that our customers can continue to transact business.

Examples of potential scenarios that might cause some changes to our regular business operations:

- A power outage due to the power company being unable to supply electricity at our primary facility for almost any reason should not disrupt our service to our customers. Our primary facility has multiple layers of power supply, including battery and diesel generator power supplies.
- In the event our primary call center became unavailable for any reason, we would transition to a separate back-up location.
- We maintain a primary center and a back-up facility in separate locations for our data center and our customer service operations, and, in an emergency, can conduct relevant operations from either facility although, depending on the circumstances, on a reduced scale (in some cases, a much-reduced scale) in each case at the back-up facility. Account access would be made available through the back-up location, if necessary.
- External threats or damage to our primary facility would cause us to transition immediately to our back-up facility with some, but in many cases minimal, disruption to services.

No contingency plan can eliminate all risk of service interruption or temporarily impeded account access. Nevertheless, we assess and update our plans to mitigate risks to the extent reasonable. In creating our Business Continuity & Contingency Plan, certain assumptions have been made such as alternative facilities being accessible, sufficient personnel being available, and external organizations including securities markets and government agencies being operational. If these assumptions are not valid under particular circumstances, we will evaluate possibilities for minimizing the disruption to services feasible at that time and will promptly provide clients with information about how to access their funds and securities.

We will update the Business Continuity & Contingency Plan as needed in the event of changes to our business processes, technology, and staff. We will continue to post updated information on our website. You may also obtain our current Business Continuity & Contingency Plan summary by submitting a written request to:

Folio Financial, Inc.  
ATTN: Business Continuity Plan  
8180 Greensboro Drive, 8th Floor  
McLean, VA 22102

# Business continuity

## Schwab's business continuity and contingency planning

Securities industry regulations require that brokerage firms inform their clients of their plans to address the possibility of a business disruption that potentially results from power outages, natural disasters, or other events. Charles Schwab & Co., Inc. has a comprehensive business continuity program in place, which is reviewed, updated, and tested on a regular basis. The program provides for continuation of client service within minutes in most cases.

Here are a few examples of what might occur if Schwab were to experience a business disruption of varying magnitude:


- If one of our telephone service centers became unavailable for any reason, calls would be immediately re-routed to our other service centers across the country.
- If we had a power outage in a particular region or business district, telephone and electronic communications would be immediately and seamlessly re-routed to alternate locations for the duration of the outage.
- In the event of a public health crisis that resulted in a high rate of employee absenteeism, Schwab would focus available personnel on critical business functions that directly support client needs. Additionally, we would enact our workforce continuity plan which includes social distancing and other policies to limit exposure.
- Comprehensive plans are maintained to facilitate timely restoration of account services in the unlikely event of a technology disruption. These plans are tested regularly to ensure their viability.

While no contingency plan can eliminate all risk of service interruption or temporarily impeded account access, we continually assess and update our plans to mitigate all reasonable risk.

This disclosure is subject to modification.

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Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

The Charles Schwab Corporation provides a full range of brokerage, banking and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc. ([Member SIPC](#) ) offers investment services and products, including Schwab brokerage accounts. Its banking subsidiary, Charles Schwab Bank, SSB (member FDIC and an Equal Housing Lender), provides deposit and lending services and products. Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

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