

## Business Continuity Plan Summary

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Avantax Wealth Management, Inc., d/b/a Avantax Wealth Management®, is a wholly owned subsidiary of Cetera Holdings. Avantax Wealth Management is, itself, the holding company for a group of financial services companies under the Avantax name, including: Avantax Investment Services, Inc., Avantax Advisory Services, Inc., Avantax Insurance Services, Inc. Avantax Insurance Agency LLC, and Avantax Planning Partners (collectively referred to herein as “Avantax,” “we,” “us,” “our,” or “firm”). We recognize the importance of safeguarding our clients’ assets and protecting our clients’ account information in the event of a Significant Business Disruption (“SBD”) of our normal day-to-day operations due to a natural and/or man-made disaster.

Avantax has developed a Business Continuity Plan (“BCP”) to enable the firm to recover from both internal and external disruptions of varying lengths and scope. 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. Avantax reviews, updates and tests its BCP on a regular basis.

It is the policy of Avantax to respond to an SBD by safeguarding employees’ lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, and allowing our clients to transact business.

Our BCP is developed to include the ability to recover from situations that affect one or more of the following:

- our primary location
- a single building housing our firm
- the business district where our firm is located
- the city where we are located
- the entire region

Within each of these areas, the severity of the disruption can also vary from minimal to severe. Additionally, in any of the above situations, we plan to continue our business, transfer our critical functions to our clearing firm for brokerage business, or advise clients to contact product sponsors directly for retail direct and insurance business, if necessary. Avantax will make every effort to ensure clients can access their funds and securities within a reasonable time directly from their clearing firm, mutual fund companies, and insurance carriers. Please note we have no control over the clearing firms’ or product sponsors’ ability to respond appropriately to clients during a disaster.

If necessary, in a disruption to our firm or a building housing our firm, we will transfer our operations to an alternate location and forecast resuming the critical functions of order taking, order entry, account maintenance and providing access to funds and securities within four (4) hours, with other service-related functions being operational within 12 hours. In an SBD affecting our business district, entire city or region, we will transfer our operations to a geographically separate location that is not within the district, city, or region, and forecast resuming operations within 24 hours. However, while we have a detailed BCP in place, we cannot guarantee the recovery times above, as we may not be able to anticipate the ramifications or outcomes of all disasters. If your Avantax Financial Professional ceases operations due to a significant business interruption, you may call Avantax at 866-981-1540 for emergency assistance.

Avantax does not maintain custody of client funds or securities, and relies on our critical business constituents, such as our clearing firm, National Financial Services LLC, for processing client transactions, maintaining client accounts, and providing prompt access to clients’ funds and securities.

Our BCP addresses all the following:

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

Avantax’s BCP Summary is subject to modification without notice. A current copy and updates to Avantax’s BCP Summary are posted on the firm’s website at [www.avantax.com](http://www.avantax.com) or may be requested from:

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This BCP applies to Avantax Wealth Management, Inc., and all of its affiliated companies including: Avantax Investment Services, Inc, Avantax Advisory Services, Inc., Avantax Planning Partners, Avantax Insurance Services, Inc., Avantax Insurance Agency LLC, and other Avantax insurance agencies as established to meet state requirements. Headquarters located at 3200 Olympus Blvd., Dallas, TX 75019.