

The Business Continuity Plan Summary Disclosure Statement (the Plan) provides a summary detailed on LVA (Laurel Valley Advisors) risk mitigation strategy in the event of interruption(s) to daily business operations. LVA's Plan is designed to respond to a Significant Business Disruption (SBD) by safeguarding employee's 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 customers to transact business.

LVA has written this Plan anticipating two kinds of significant business disruptions ("SBDs"): internal and external. Internal SBDs affect the firm's ability to communicate and do business (e.g., a fire in the building). External SBDs prevent the operation of the securities markets or a number of firms. Examples of an external SBD include terrorist attacks, a city flood, or a wide-scale, regional disruption. Firm response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of any clearing firms or outside investment adviser firms with which the firm has established a relationship. Our firm does not maintain custody of clients' funds or securities, which are maintained at our clearing firms or held directly at other firms, including but not limited to mutual fund companies and insurance companies. In the event of an SBD where you are unable to reach LVA and you have an account held directly at one of the firms with which we have an agreement, you are encouraged to call the custodian's direct number found on your account statement.

In the event of an SBD, either external or internal, LVA shall establish an ordered dependency list and begin immediately communicating pertinent information with our clients, employees, critical business constituents, critical banks, critical counter-parties, and regulators. The communication options we may employ may include our website, telephone, email, and US postal mail service.

All mission critical systems are backed up daily to offline storage and replicates the data monthly to a warm recovery site. Mission critical systems are defined by LVA. In the event of a SBD, these backups will be obtained and restored as necessary.

Regardless of all the effort put forth on this vital concern, we acknowledge that no disaster recovery plan is perfect. The unpredictable nature of disasters precludes absolute preparedness for any plan. Certain situation may arise that affect outside entities upon which we rely for some service or collaboration. It is possible for circumstances to arise outside of what has been defined within the Plan.

This plan is subject to modification, without notice. An updated summary will be promptly posted on our website and customers may alternatively obtain updated summaries by requesting a written copy by mail at 201 Foundation Place, Ste. 100, Hastings, NE 68901.