



BUSINESS CONTINUITY PLAN rev 3.2025

Planned Solutions has developed a Business Continuity Plan outlining how we will respond to events that significantly disrupt our business. Since the timing and impact of disruptions and disasters are unpredictable, we will have to be flexible in responding to the actual events as they occur.

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 allowing our clients to continue business. 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 business disruption. Our business continuity plan addresses: data back-up and recovery, all mission critical systems, financial and operational assessments, alternative communications with employees, clients, custodians and regulators, alternate physical location of employees if necessary.

VARYING DISRUPTIONS

Significant business disruptions can vary in scope, such as only our firm, a single building, the area around where our business is located, the city 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 building we will transfer operations to a local site when needed and expect to recover within 24 hours. If a disruption affects a larger area we may transfer operations to a site outside of the affected area, and recover and resume business as soon as possible with emphasis on recovery of critical functions accordingly. Regardless of the situation, we plan to continue our business and notify you through our website at www.plannedsolutions.com and also reach out to each client by phone and/or email as soon as possible. If the business disruption is so severe that it prevents us from remaining in business, we will coordinate with you and your account custodian.

CONTACTING US

If, after a significant business disruption, you cannot contact us as you usually do at 916-361-0100 or 800-750-2111, you may still be able to obtain information on our website at www.plannedsolutions.com. In addition, even though our telephone service may be unavailable, it may be possible to communicate with us via email:

Chase@plannedsolutions.com

Shannon@plannedsolutions.com

Daryl@plannedsolutions.com

Joel@plannedsolutions.com

Candice@plannedsolutions.com

Katie@plannedsolutions.com

Michele@plannedsolutions.com

Katelin@plannedsolutions.com

Scott@plannedsolutions.com

ALTERNATIVE METHODS OF ACCESSING ACCOUNT INFORMATION

Clients can access their account information via the account custodian's website. Check your account statement if you are unsure which account custodian holds your accounts.

Custodian: Charles Schwab

American Funds

Telephone: 800-515-2157

800-421-4225

Website: client.schwab.com

capitalgroup.com/individual

www.plannedsolutions.com

1130 Iron Point Road, Ste. 170 Folsom, California 95630 (916) 361-0100 (800) 750-2111 Fax (916) 361-0191