



FINANCIAL RESOURCES GROUP

Investment Services

Business Continuity and Disaster Plan

Continued business operations are critical for Financial Resources Group Investment Services, LLC ("FRG"). We will attain continued business operations by following our Business Continuity and Disaster Plan as follows:

Emergency Contact Persons

FRG's two emergency contact persons are: David Rich ("CCO"), 704-816-8000, David.RichFinancialResourcesGroup.net and Robert Matricardi, 704-816-8000, rob.matricardi@lpl.com . These names will be updated in the event of a material change, and our Executive Representative will review them annually.

Firm Policy

FRG's policy is to respond to a Significant Business Disruption ("SBD") by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of FRG's books and records, and allowing our customers to transact business. In the event that FRG determines we are unable to continue our business; we will assure customers prompt access to their funds and securities.

Significant Business Disruptions

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only FRG's ability to communicate and do business, such as fire in our building, death or incapacitation of key personnel. In the event any key personnel become incapacitated or upon their death, an emergency meeting will be held by the remaining staff to evaluate the situation and conclude on the best course of action. Should the key personnel's clients be reassigned to another investment adviser representative, the CCO will verify that the new representative is properly registered to service the new clients. If not representative is able to service client (i.e. not properly registered), FRG will cease to provide advisory services and cease to charge advisory fees until such a time where a new representative is able.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, area flooding, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of the Client's respective clearing firm. In the event of an external SBD, FRG will contact the vendor to determine the nature of the problem and an estimate of the restoration of services. If the vendor cannot be reached and services cannot be restored, FRG will determine an appropriate work-around solution. FRG will also reference the vendor's own recovery plan on file to attempt to determine likely causes of the disruption and the vendor's own estimate of the restoration of services therefrom.

Robert Matricardi will notify all critical business constituents as well as all regulators who have jurisdiction over the business of FRG within 24 hours of the SBD. Robert Matricardi will make sure that the credit demands of FRG are met. Notification shall also be given to all clients of FRG within five (5) business days from the SBD. FRG will be responsible for refunding any unearned pre-paid fees to Clients of FRG.

Approval and Execution Authority

CCO is responsible for approving the plan and for conducting the required annual review. CCO has the authority to execute this BCP.

Plan Location and Access

FRG will maintain copies of its BCP plan and the annual review, and the changes that have been made to it for inspection. An electronic copy of our plan is located in a secure location.

Business Description

FRG was formed on December 17th, 2013. FRG is based in Fort Mill, SC and has been providing investment advisory services since 2022. FRG's Chief Compliance Officer is David Rich.

Office Location

FRG's main office is located at 360 Kingsley Park Drive, Suite 100, Fort Mill, SC 29715. Its main telephone number is 704-816-8000.

Alternate Physical Location

In the event of an SBD, FRG will move business operations to 1056 Arges River Drive, Fort Mill, SC 29715. Its main telephone number is 646-510-4658.

Customers' Access to Funds and Securities

FRG does not maintain custody of customer's funds or securities, which are maintained at the clearing firm(s) of the Client's choosing. In the event of an internal or external SBD, if telephone service is available, customers may access their funds and securities by contacting their custodian directly.

Data Back-Up and Recovery (Hard Copy and Electronic)

FRG maintains its primary electronic and hard copy books and records at the office location listed above. FRG backs up its electronic records in order to allow rapid resumption of the activities of FRG. In the event of an internal or external SBD that causes the loss of our records, FRG will recover them from our electronic back up.

Financial Operational Assessments

Operational Risk

In the event of an SBD, FRG will immediately identify what means will permit us to communicate with our clients, employees, critical business constituents, critical banks, critical counterparties, and regulators. Although the effects of an SBD will determine the means of alternative communication, the communications options FRG will include our telephone voicemail, and secure email. In addition, FRG will retrieve our key activity records as described in the section above, Data Back-Up and Recovery.

Financial and Credit Risk

In the event of an SBD, FRG will determine the value and liquidity of our investments and other assets to evaluate our ability to continue to fund our operations and remain in compliance with any net capital requirements. We will contact our clearing firm, critical banks, to apprise them of our financial status. If FRG determines that we may be unable to meet our obligations to those counterparties or otherwise continue to fund our operations, we will request additional financing from our bank or other credit sources to fulfill our obligations to our customers and clients. If we cannot remedy a capital deficiency, we will file appropriate notices with our regulators.

Alternate Communications between FRG and Customers, Employees, and Regulators

Customers

In the event of an SBD, FRG will communicate with customers using telephone, email, our website, fax, U.S. mail. In the event of an SBD, FRG will assess which means of communication are still available and use the means closest in speed and form 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.

Employees

In the event of an SBD, FRG will communicate with our employees using the telephone, email, and in person. In the event of an SBD, FRG will assess which means of communication are still available to us and use the means closest in speed and form (written and oral) to the means that we have used in the past to communicate with the other party.

Critical Business Constituents

In the event of an SBD, FRG will contact our critical business constituents (businesses with which we have an ongoing commercial relationship in support of our operating activities, such as vendors providing us critical services), and determined the extent to which we can continue our business relationship with them in light of the internal or external SBD. FRG will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of an SBD to them or FRG. Our major suppliers/vendors/affiliates are:

Company Name	Website	Phone	Services provided

Regulatory Reporting

FRG is subject to regulation by South Carolina regulators and other jurisdictions where it may conduct business. In the event of an SBD, FRG will check with the SEC, FINRA, and other regulators to determine which means of filing are still available to us and use the means closest in speed and form to our previous filing method. These may include paper copies in the U.S. mail, and/or electronically using fax, email, or Internet file sharing system(s). In the event that FRG cannot contact our regulators, we will continue to file required reports using the communication means available to FRG.

Disclosure of Business Continuity Plan

FRG provides in writing a BCP disclosure to customers upon request.

Updates and Annual Review

FRG will review annually and update this plan whenever FRG has a material change to our operations, structure, location or business.

Chief Compliance Officer Approval

I have approved this Business Continuity Plan as reasonably designed to enable FRG to meet its obligations to customers in the event of an SBD.

Signed: _____ Title: _____ Date: _____

Employee Acknowledgements

I have received and understand this Business Continuity Plan.

Signed: _____ Title: _____ Date: _____

Signed: _____ Title: _____ Date: _____

Signed: _____ Title: _____ Date: _____

Signed: _____ Title: _____ Date: _____