

Taddei, Ludwig & Associates, Inc.
"TLA" Business Continuity Plan (BCP)

I. Emergency Contact Persons

TLA's emergency contact persons are: Diane McCracken (cell 415-302-9152) diane@tlafinancial.com, and Kirk Ludwig (cell 415-515-5262), kirk@tlafinancial.com. These names will be updated in the event of a material change, and our COO will review them within 17 business days of the end of the quarter after the material change has occurred.

II. Firm Policy

TLA'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 the firm's books and records, and allowing our customers to transact business. In the event that we determine we are unable to continue our business, we will assure customers prompt access to their funds and securities.

A. Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only TLA's ability to communicate and do business, such as a fire in our building. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems.

B. Approval and Execution Authority

Diane McCracken, COO, is responsible for approving the plan and for conducting the required annual review. Diane McCracken has the authority to execute this business continuity plan.

C. Plan Location and Access

TLA will maintain copies of its BCP, annual reviews, and the changes that have been made to it for inspection. The business continuity plan will be posted on the TLA website.

D. Steps all Employees are to take in an Emergency

1. Change your own out-of-office Voicemail & Email. If there's no time, then do this step remotely from your home as soon as you are able.
2. If phones are disrupted all phone calls go to Diane McCracken's cell phone (415) 302-9152.
3. Hang Pre-printed "Emergency - Office is Closed" sign on outside door.
4. Lock file cabinets, office doors and main office door before leaving.
5. Website employee will "Post a notice to the website" regarding office closure.
6. TLA employee will send blast email, that is approved by CCO, out to "Email Blast TLA", "Email Blast Hammond" & "Email Blast QP" via MailChimp.

Business Description

TLA conducts investment advisory and financial planning activity. TLA does not perform any type of clearing function for itself or others. Furthermore, we do not hold customer funds or securities.

IV. Office Locations

TLA maintains one office. Its office location is 999 Fifth Avenue Suite 300 San Rafael, CA 94901. Its main telephone number is (415) 456-2292.

V. Alternative Physical Location(s) of Employees

If the office is unable to conduct business from its normal office location, the firm has arranged to have its personnel and operations relocated to the home of Kirk Ludwig. In a disruption to only the firm or a building housing the firm, personnel and operations will be transferred to a local site when needed. In a disruption affecting the firm's business district, city, or region, personnel and operations will be transferred to a site outside of the affected areas.

VI. Customers' Access to Funds and Securities

TLA does not maintain custody of customers' funds or securities. In the event of an internal or external SBD, if telephone service is available, our registered persons will take client instructions. If Web access is available, TLA will post on our Web site that clients may access their client information by contacting Kirk Ludwig or one of the other TLA Financial Advisors.

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

TLA maintains its primary hard copy books and records and its electronic records at the office. Diane McCracken is responsible for the maintenance of these books and records.

TLA backs up its electronic information using a backup website: Crashplan (www.crashplan.com). Data is backed-up every day locally and offsite every week. The Crashplan software encrypts data with a key before sending it to the offsite server. The Backups are being monitored by Jordan Gootnick (jordan@matrixcomp.net), our offsite technician. Data is retrieved via Crashplan Backup Software Download on the server or from Local External Hard Drive.

Rosalyn Davis under the supervision of Diane McCracken is responsible for the maintenance of these backup electronic records. Records are backed up daily. All email is archived by an offsite 3rd party Redtail Technology and our client relationship management database is also backed up by Redtail Technology.

In the event of an internal or external SBD that causes the loss of our paper records, or which interrupts our access to the records, the physical/electronic recovery plan will be put into place.

This will require that we access the copies from the firm's back-up site, noted above. Operations will be conducted from the home of Kirk Ludwig until such time as our primary site and records can be accessed and normal operations resume.

VIII. Financial and Operational Assessments

TLA has one bank account and does not receive any customer funds. If there were to be an SBD, the funds on hand or from the principal's capital would be used to fund the operations.

a. Operational Risk

In the event of an SBD, we will immediately identify what means will permit us to communicate with our customers, employees, critical business constituents, critical banks, critical counter-parties, and regulators. Although the effects of an SBD will determine the means of alternative communication, the communications options we will employ will include our website, telephone voicemail, secure email. In addition, we will retrieve our key activity records as described in the section above, Data Back-Up and Recovery (Hard Copy and Electronic). All email is recorded by an offsite 3rd Party Redtail Technology.

b. Financial and Credit Risk

In the event of an SBD, we 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 capital compliance. We will contact critical banks to apprise them of our financial status. If we determine that we may be unable to meet our obligations to those counter-parties or otherwise continue to fund our operations, we will request additional financing from our bank or other credit sources. If we cannot remedy a capital deficiency, we will file appropriate notices with our regulators and immediately take appropriate steps.

IX. Mission Critical Systems

In order for TLA to resume its operations following an unplanned interruption, it must have an understanding of its mission critical systems and its critical business constituents. TLA must be prepared to implement steps to restore relationships, systems and contacts accordingly. The following table contains pertinent information regarding the firm's mission critical systems and business constituents.

Business	Contact	Phone	Service
Redtail Technology	Customer Service	800- 206-5030	CRM, & E-mail Archiving
Black Diamond	Daniel Rumbach	904- 928-2628	Portfolio Accounting
Charles Schwab	General Customer Service	877-466-5623	Custodian

Alternate Communications Between the Firm and Customers, Employees, and Regulators

A. Customers

TLA communicates with its clients using the telephone, cellular phone, email, instant messaging, fax, internet, and in person. In the event of a business disruption, TLA will use the most efficient means of communication still available to communicate with the other party. Employees are given names, phone numbers and email addresses of individuals to contact in the event of a business disruption.

B. Employees

We now communicate with our employees using the telephone, e-mail, and in person. In the event of an SBD, we will assess which means of communication are still available to us, and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the other party. We will also employ a call tree so that senior management can reach all employees quickly during an SBD. The call tree includes all staff cell, home and office phone numbers. We have identified persons, noted below, who live near each other and may reach each other in person. All employees have a hardcopy of this plan to keep in a secure place at their home

The person to invoke use of the call tree is: Diane McCracken. See attached phone tree.

Caller	Call Recipients
Diane McCracken {Cell} 415-302-9152	Kirk Ludwig, Matthew Taddei, Rosalyn Davis
Kirk Ludwig {Cell} 415-515-5262	John Hammond, Jack Nixon, Sonya Danne, Meghan Nelson
Rosalyn Davis {Cell} 510-734-6062	Cynthia Bleich, Stan Moroz, Yanina Moroz, Elizabeth Lee,

C. Regulators

We are currently regulated by the following: SEC and State of CA. We communicate with our regulators using telephone, e-mail, fax, U.S. mail, and in person. In the event of an SBD, we will assess which means of communication are still available to us, and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the other party.

Name	Address	Phone
SEC	44 Montgomery Street, Suite 1100, San Francisco, CA	415- 715-2500
California Department of Corporations	71 Stevenson Street, Suite 2100, San Francisco, CA	415- 972-8559

Critical Business Constituents, Banks, and Counter-Parties

a. Business constituents

We have contacted 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. We will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of a SBD to them or TLA.

b. Banks

The following bank maintains TLA's operating account:

Institution	Telephone Number
Presidio Bank	415- 293-1004

Regulatory Reporting

TLA is subject to regulation by: SEC, and the state of CA. We file reports with our regulators using paper copies in the U.S. mail, and electronically using fax, e-mail, and the Internet. In the event of an SBD, we will check with the SEC, and other regulators to determine which means of filing are still available to us, and use the means closest in speed and form (written or oral) to our previous filing method. In the event that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

Disclosure of Business Continuity Plan

TLA gives customers a written BCP disclosure statement at account opening and annually. A new disclosure will be provided in the event the plan is updated due to a material change to the firm's operations, structure, business or location. TLA mails its BCP to clients upon request. A copy of the disclosure statement is maintained with the BCP.

Senior Manager Approval

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

Signed: _____

Name: Diane McCracken

Title: Chief Operating Officer

Date: March 23, 2017

**Business Continuity/Significant Business Disruption
Phone Tree
(as of 3/23/2017)**

Em loyee Name	Title		Cell Phone#	Home Phone#	Office Phone #
Diane McCracken	CCO	Mill Valley	415-302-9152	none	415-482-1561
Kirk Ludwig	CIO	Greenbrae	415-515-5262	none	415-482-1565
Matt Taddei	CEO	Novato	415-515-5204	none	415-482-1562
Rosalyn Davis	Office Mgr.	Richmond	510-734-6062	510-236-6265	415-482-1567
Kirk Ludwig					
Jack Nixon	Advisor	San Rafael	415 -518-3183	415-457-3183	415-482-1564
John Hammond	Advisor	Marinwood	415-261-7716	415-479-5865	415-479-3013
Meghan Nelson	Advisor	Larkspur	206-949-9495	none	415-482-1570
Sonya Danne	Associate	Mill Valley	415-505-9545	None	415-482-1560
Rosalyn Davis	Office Mgr.	Richmond	510-734-6062	510-236-6265	415-482-1567
Cindy Bleich	CSR	Santa Rosa	707-318-2589	707-523-2529	415-482-1568
Elizabeth Lee	Exec. Asst.	Novato	415-302-0351	415-883-3637	415-482-1566
Stan Moroz	PT	Novato	415-827-9070		415-482-1564
Yanina Moroz	Exec. Asst.	Novato	415-717-7100	None	415-482-1572

How to Change Voicemail & Email Remotely

To change your E-mail remotely -

- Go to www.webmail.redtailtechnology.com
- Type in your User Name & Password
- Click on "Preferences", then click on "Out of Office"
- Make sure "Send auto-reply message" has a black dot in the circle
- Type your email reply message in the out of office "Auto-Reply Message", change the dates and time, click on "Save" in the upper left hand under the word "Mail".
 - o Email example
 - *"Due to an emergency our office has been temporarily closed beginning (day of the week), (date) & (time). We anticipate our offices reopening (day of the week) (date) & (time). I will be checking my emails remotely throughout the day, if you need immediate assistance please call my cell phone# (xxx) xxx-xxxx or (provide an alternate means of someone contacting you, of someone else they should contact if you're unavailable.)"*

To change your Voice Message remotely-

- From any phone dial your personal TLA phone number.
- When your greeting answers press the "*" then press "#", then enter your password.
- Follow the prompts to listen to your voice messages. To change your personal greeting-press "0", then press "5", press "1", press "2" and begin your new voice message stating the office is closed due to an emergency and how they can reach you.
 - o Voice Mail Example -
 - *"Due to an emergency our office has been temporarily closed beginning (day of the week), (date) & (time). We anticipate our offices reopening (day of the week), (date) & (time), if you need immediate assistance please call my cell phone (xxx) xxx-xxxx or contact me via email at (email address). We will keep you updated on any changes in our reopening. Thank you....."*

Comcast Internet – (877) 543-3961 or (800) 391-3000

Comcast PRI (for phones) – (800) 741-4141