

# Evans Capital Management, Inc.

Integrity. Experience. Trusted Advice.

## Disaster Recovery/Business Continuity

Evans Capital Management, Inc. has developed a Business Continuity Plan on how we will respond in the event of emergencies, natural disasters, man-made disasters or other situations that would be considered a significant business disruption (SBD) to our normal operations. The existence of a Business Continuity Plan does not guarantee that our company will continue to operate under any circumstances. We believe, however, that a certain reasonable amount of preparedness should be expected from any company, such as ours, that owes a fiduciary duty to its customers.

It is our intent to continue operating under all but the most severe SBD scenarios. We plan to recover quickly and respond by first safeguarding our employees and property, then making a financial and operational assessment, protecting the firm's books and records, and allowing our clients to transact business. Our business continuity plan addresses numerous items, including: data back-up and recovery; mission critical systems; financial and operational assessments; alternative communications with employees, clients and regulators; alternate office locations; our relationships with critical vendors, banks and counterparties; regulatory reporting; and assuring prompt access to client funds and securities if we are unable to continue our business.

Evans Capital Management, Inc. (and its subsidiaries) does not maintain custody or hold client funds and securities, nor does the firm perform any type of clearing function for its clients or itself. Instead, such custody and clearing services are provided by a third-party such as Charles Schwab and Co., National Advisors Trust Company or the respective mutual fund and insurance companies that we work with. Each of these companies has their own respective data recovery and business continuity plans, and has advised us of their intent to restore operations and accept client transactions as quickly as possible. **If you are unable to reach us due to an SBD, and wish to access funds or place a transaction in your account, we recommend that you contact your account custodian directly. The account custodian telephone number can usually be found on your latest statement. Depending on the severity and scope of the SBD, your orders and requests for funds and securities could be delayed.**

Significant business disruptions can vary in scope. An SBD could affect just our building, the neighborhood where our firm is located, the city where we are located, or the entire region. For disruptions that are limited to our building, the neighborhood or the city, we intend to relocate and restore services within 2 – 3 business days. If we find it necessary to temporarily move our operations, we will attempt to notify you by telephone. Please understand that this may take from 24 to 48 hours. We may also place notices of such a move in local newspapers as well as on this website.

If the scope of the disruption is regional and would prevent us from using any of the above alternate sites, relocation and restoration of our services may take as long as 2 weeks. If the disruption is so severe that it prevents us from remaining in business, we will first assure our clients' prompt access to their funds and securities, and then contact our regulatory authorities for further instructions and assistance in the transfer and/or closing of client accounts.

This summary disclosure and the Business Continuity Plan that it refers to are subject to modification at any time. If you have any questions about our business continuity planning, you can contact us at (814) 868-7551. An updated disclosure may be obtained by requesting a written copy by mail.