

Business Continuity/Disaster Recovery and Contingency Plan
of
DeBlanc Wealth Management, LLC.
(Last reviewed February 5, 2024)

DeBlanc Wealth Management, LLC. (“DeBlanc Wealth”) has devised a Disaster Recovery and Contingency Plan in order to effectively address and state the specific steps that we shall use and employ in order to recover from any disaster or emergency.

I. Offices

Our primary place of conducting business is 443 Nottoway Walk, Alexandria, Virginia 22304 (“Primary Office”). This is the personal residence of Chris DeBlanc, DeBlanc Wealth’s owner and CCO. Additionally, a Secondary Office is located at the 3261 Old Washington Road, Suite 2033B, Waldorf, Maryland 20602. This is the office of DeBlanc, Murphy and Murphy, LLC, an accounting firm wholly owned by Chris DeBlanc.

DeBlanc Wealth’s client meetings are predominantly virtual in that they take place via telephone or internet video conference. Client meetings may occasionally take place in person at either the Primary Office, the Secondary Office, or at the client’s home or business.

The Primary Office and/or Secondary Office could become unusable for many reasons. Regardless of the cause, the impact would be the same, but the duration could be longer. If either office location were to become unusable, we could easily and seamlessly conduct all of our business at the other office location. If both office locations were to become unusable, we would seek to conduct business at the location of a family member, friend, or colleague.

Vital equipment will be transported to the temporary site if possible or borrowed or leased at the location of operation. The only physical hardware needed are a desktop computer (or laptop) with internet connection and a printer. DeBlanc Wealth’s Primary Office phone is cellular and can be transported anywhere. The Secondary Office phone is a hardline, which can serve as a backup. All necessary servers, data and files are stored via cloud-based systems and can be accessed from anywhere with an internet connection.

II. Equipment

Our equipment needs are not sophisticated or extensive. We utilize a desktop or laptop computer with an internet connection, a printer and a cellular phone. This setup could be operational within hours and completely restored in less than a day.

III. Regulatory Issues

We would make every effort to remain in regulatory and legal compliance in the event of a disaster. We already transfer all required paperwork to a digital format that is stored via cloud-based storage. Furthermore, the cloud-based storage is automatically and remotely backed-up once per day and is easily retrievable at any time.

IV. Third Party Vendors

We do not utilize any third-party vendors that are so unique they could not be easily replaced with a competitor. The only quasi-third parties that would cause us great disruption are companies that make up the infrastructure of the country. If the banking system, mail system, communication networks, security markets or federal government were rendered inoperative for any material length of time, we may not be able to operate. We do not have the size or resources to provide these services ourselves.

V. Systems and Information

Computer systems at DeBlanc Wealth are relatively unsophisticated in design and setup but are vital to our operation. The actual equipment is easily replaced as mentioned above. The data is almost irreplaceable, so we have implemented the following backup procedures:

All critical data and files are saved via cloud-based storage. That cloud-based storage is independently, automatically and remotely backed up on a daily basis. Images of client statements and documents are stored in this format as well where and when necessary.

The software utilized by DeBlanc Wealth is mainstream and not customized for our operations. We use the following vendor systems, all of which store DeBlanc Wealth's data in their proprietary servers, many of which are cloud-based:

- Charles Schwab – portal for discretionary investment account management and trading
- Microsoft Office 365 – email, calendar, cloud drive storage and office productivity applications.
- GoDaddy – website domain registration and email hosting
- QuickBooks Online – accounting
- CPA Charge – client billing
- Calendly – client scheduling
- TaxDome – client relationship management
- eMoney Advisor – financial planning
- DocuSign – electronic document signatures

We could use several other comparable offerings from competitors. It would not be unduly difficult to have our current data converted.

This disaster/contingency plan is to be reviewed at least annually. Changes are to be implemented more frequently if needed.

VI. Death or Incapacitation

In the event of Chris DeBlanc's death, incapacitation or other inability to perform the DeBlanc Wealth duties required of him, his wife, Sofia DeBlanc, will promptly notify all DeBlanc Wealth's clients, either directly or indirectly through a representative from the CPA firm of DeBlanc, Murphy and Murphy, LLC. In the event of both Chris and Sofia DeBlanc experiencing a simultaneous death or incapacitation, a representative from the CPA firm of DeBlanc, Murphy and Murphy, LLC. will promptly notify all DeBlanc Wealth clients.

Chris DeBlanc's personal assistant, Tera Johnson, is also the office manager of DeBlanc, Murphy and Murphy, LLC. She maintains an updated list of active DeBlanc Wealth clients. The list includes clients' first and last names, telephone numbers, e-mail addresses and whether they have investment accounts under DeBlanc Wealth's discretionary advisement. For the avoidance of doubt, the list does NOT include any account information or any other personal or sensitive information.

Since discretionary investment management clients are billed in advance, there may be a need to refund any fees or monies to any such clients. Active clients currently under an hourly agreement without discretionary investment management are billed after the work is performed. Therefore, no refund would be required.

In addition to contacting all current DeBlanc Wealth clients, Mrs. DeBlanc or DeBlanc, Murphy and Murphy, LLC will e-mail michael@dnmconsulting.net to ask them to update, file or action any necessary regulatory processes to reflect Chris DeBlanc's death or incapacitation.