Cetera® WEALTH SERVICES Member FINRA/SIPC

# BUSINESS CONTINUITY PLAN SUMMARY

Cetera Wealth Services, LLC (Cetera Wealth Services) understands the importance of ensuring our customers have continued access to their funds and securities in the event our home office operations are impacted by a disaster. As a result, we have developed and maintain a business continuity plan that describes the means by which Cetera Wealth Services' home office operations in El Segundo, CA will respond to future significant business disruptions of varying degrees of severity.

Cetera Wealth Services' home office operations in El Segundo, CA are equipped for resumption of business in the event a significant business disruption affects the building, business district, city and/or the region. We will continue to conduct business during those disruptions and may choose to relocate key personnel and services to our designated backup facilities. Relocations of critical functions will be completed within four hours of the significant business disruption.

In the event of a significant business disruption resulting from a reduction in work force due to a pandemic situation, Cetera Wealth Services has developed a comprehensive pandemic response plan to minimize the exposure and spread of a virus in the workplace. The plan involves social distancing and other measures to avoid close physical proximity in the workplace. Social distancing includes, but is not limited to, requesting employees to work remotely, invoking swing shifts and may require suspension of some non-critical functions.

Cetera Wealth Services' data center is located in a different region of the country. In addition, several of our critical functions are performed in our affiliated offices located in Des Moines, IA and El Segundo, CA, and our brokerage business is operated by our clearing firm that is also located in a different region of the country. All of these providers—our affiliated offices in Des Moines, IA and in El Segundo, CA; our clearing firm; and our data center—have complete business continuity plans designed to allow them to continue operations in the event they experience a significant business disruption. Their plans include redundancies, alternate facilities and recovery time objectives that support our plan.

In the event of a significant business disruption at Cetera Wealth Services' main location in El Segundo, CA, customers may contact their Cetera Wealth Services financial professional directly, our home office at 888.406.5444, or refer to our public website at **https://cetera.com/cetera-wealth-services/disclosures.**

Please be advised that while we have detailed plans in place, we cannot guarantee we will be able to recover as quickly as outlined above under all possible circumstances. Our recovery time objective may be negatively impacted by the unavailability of third parties and/or other circumstances beyond our control.

Our business continuity plan is reviewed and tested throughout the year and is subject to modification. To obtain the most current version of this summary, you may refer to our website at **https://cetera.com/cetera-wealth-services/disclosures** or contact your Cetera Wealth Services financial professional to request an updated summary be delivered by mail.

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