



## **BLB&B 2017 LEGAL DISCLOSURES**

Set forth below are the 2017 required legal disclosures for Burke Lawton Brewer & Burke, LLC ("BLB&B"). If you have any questions or concerns about these disclosures, please do not hesitate to contact your portfolio manager.

### **Policy on Privacy of Consumer/Customer Non-public Information**

The Gramm-Leach-Bliley Act of 1999 requires certain financial institutions to establish appropriate standards and policies to safeguard client records and information and to advise their clients of these standards and policies. These safeguards are intended to insure the security and confidentiality of client information and to protect against any unauthorized access or use. At BLB&B, we highly value our client relationships and we do not disclose any nonpublic personal information about our clients to anyone, except as permitted by law. Set forth below is a notice, as required by the Gramm-Leach-Bliley Act, summarizing our privacy policy. If you would like more information regarding our privacy policy, contact your account representative.

#### ***Information We Collect***

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Therefore, when you open an account, we will ask for information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In addition, as an investment advisor, we collect nonpublic personal information about you from the following sources:

- Information we receive from you upon becoming a client or that is disclosed during the course of our relationship
- Information about your transactions with us, our affiliates, and others

#### ***Information We Disclose***

We do not disclose any nonpublic personal information about you or our former clients, except as permitted by law or as authorized by you. To assist us in offering you services, we share information with companies that act for us on your behalf, such as data processing companies or brokerage clearing firms. These companies assist us in providing a particular service and are obligated to keep the information that we provide to them confidential.

#### ***Who Has Access to Your Personal Information***

As an investment advisor, we restrict access to your personal and account information to those employees who need to know that information in order to provide services to you. We maintain physical, electronic, and procedural safeguards that protect your nonpublic personal information.

### **Custody of Assets Rule 206(4)-2**

We would like to remind our clients that, in conformity with SEC Rule 206(4)-2, BLB&B, as a broker/dealer, is not permitted to take delivery of or maintain custody of client assets.

### **FINRA Investor Protection Information Resources**

Financial Industry Regulatory Authority ("FINRA") Conduct Rule 2267 requires that BLB&B provide customers with certain information regarding its Public Disclosure Program. This information is included below:

- The FINRA BrokerCheck Hotline Number is (800) 289-9999.
- The FINRA Website address is <http://www.finra.org>.
- Customers who wish to obtain a brochure that describes FINRA BrokerCheck should contact FINRA at the Hotline Number listed above.



## Information About The Securities Investor Protection Corporation

The Securities Investor Protection Corporation ("SIPC") is a non-profit, membership corporation funded by broker-dealers that are members of SIPC. You may obtain information about SIPC coverage for your account including the SIPC brochure by contacting SIPC directly at:

### Securities Investor Protection Corporation

805 15th Street, N.W. - Suite 800

Washington, D.C. 20005-2215

Telephone: (202) 371-8300

Facsimile: (202) 371-6728

[www.sipc.org](http://www.sipc.org)

## Business Continuity Plan Disclosure

### I. Introduction

In accordance with applicable regulations, BLB&B has developed a Business Continuity Plan to assist the firm in appropriately responding to a significant business disruption as promptly as possible under prevailing conditions. Among other things, BLB&B's Business Continuity Plan:

- Identifies Emergency Contact Personnel to the firm's regulators;
- Describes the systems infrastructure protections that the firm has established in an effort to minimize the potential adverse effects of a disruption (for example, redundancy of telecommunications and power generation, fire protection and building security);
- Describes the firm's daily back-up of specified data and records and maintenance of back-up media at secure off-site locations;
- Identifies the firm's Disaster Recovery Site(s) and the methods that the firm would use to recover particular data and operations at the site;
- Identifies important firm operations and where applicable, describes how those operations could be re-established in the event of a disruption;
- Identifies the means by which BLB&B will provide customers prompt access to their funds and securities and/or the ability to transfer their funds and positions to another broker or futures commission merchant in the event of a disruption of such magnitude that BLB&B does not intend to continue business; and
- Describes the means by which BLB&B will communicate with its customers, employees, business constituents and regulators in the event of a disruption.

In the event of a significant business disruption, BLB&B intends to continue its operations to the extent reasonable and practical under the circumstances and will place utmost priority in re-establishing the data and operational systems necessary to provide its customers with prompt access to their funds and securities.

BLB&B intends to respond to disruptions of particular scope as follows:

### II. Headquarters/Main Office Disruption

**Basic Access to Funds and Securities in the Event of a Main Office Disruption:** Critical systems and personnel necessary to provide customers with access to their funds and securities generally are not dependent on operation of BLB&B's office. Thus, BLB&B does not anticipate that even a significant disruption to the operations of BLB&B's office would have more than a temporary impact – if any – on customers' basic access to their funds and securities.

**Connection to Trading Customers:** In the event of a significant disruption to BLB&B's office, customers would still have the ability to place trades by telephone during the temporary outage. Customers' access to account functions other than trading (e.g., deposits and withdrawals, account management, etc.) likely would be unaffected, as connections for many of these functions are not location-dependent.

**Other Branch Office Functions:** Operations performed in BLB&B's office, such as Customer Service, Account Application Processing, Compliance, etc. could also be performed in other locations or could be migrated to similarly-trained personnel in other locations promptly. Accordingly, BLB&B does not anticipate that localized failures in our office would have a substantial negative impact on the firm's ability to respond to customer needs. Recovery time would be minimal.

**In the Event of a Modest Disruption at BLB&B's Main Office:** BLB&B has generally designed its systems, procedures and personnel structure such that there is significant redundancy and cross-capability. Limited disruptions affecting particular communications lines, particular pieces of computer hardware, or particular systems typically can be addressed quickly through use of redundant systems with similar capability.

**In the Event of a Very Significant Disruption at BLB&B's Main Office:** BLB&B's response to a very significant disruption at its main office necessarily will depend on the extent of the damage caused thereby. In the event of a total loss of BLB&B's main office, or its data processing center, BLB&B intends to recover, at its Disaster Recovery Site(s), the relevant data and operational systems (e.g., trade and account data and modified versions of its market data, customer information, etc.) necessary to provide customers prompt access to their funds and securities. BLB&B's Disaster Recovery Site(s) are located in several different geographic locations that should not be subject to the same communications, electricity and/or transportation restrictions that may be experienced in the firm's Spring House headquarters.

In the event of a very significant disruption or total loss of BLB&B's main office facilities, BLB&B anticipates that BLB&B customers may be able to access of the following website: [www.blbb.com](http://www.blbb.com) to obtain information on the extent of the disruption and the state of BLB&B's operations (assuming that the public internet remained available). Likewise, because most personnel are geographically disbursed, BLB&B anticipates that customers would continue to be able to contact BLB&B telephonically.

Beyond the initial aftermath of a very significant disruption or total loss of the firm's main office (i.e., in the time period after the first 5 days), the firm would evaluate the nature of the disruption, the availability of its systems and personnel, its financial condition, the condition of the national and global financial markets, and other factors, and the firm would determine whether to restore full brokerage operations or to discontinue brokerage operations and require its customers to transfer their accounts to another broker.

### **III. Important Disclaimers**

BLB&B will adhere to the procedures set forth in its Business Continuity Plan and described in this disclosure to the extent commercially reasonable and practicable under prevailing circumstances. However, there are innumerable potential causes of a business disruption. In addition, disruptions (and the events that caused them) may vary significantly in nature, size, scope, severity, duration and geographic location and will result in distinct degrees of harm to human life; firm assets; the banks, exchanges, clearing houses and depositories with which the firm conducts business; and local, regional and national systems infrastructure (e.g., telecommunications, Internet connectivity, power generation and transportation) that could affect the firm's recovery in vastly disparate ways. In recognition of this, BLB&B reserves the right to flexibly respond to particular emergencies and business disruptions in a situation-specific manner which the firm deems prudent, in its sole discretion. **Nothing in this document is intended to provide a guarantee or warranty regarding the actions or performance of BLB&B, its computer systems, or its personnel in the event of a significant disruption.**

BLB&B may modify its Business Continuity Plan and this disclosure at any time. BLB&B will post updates to its Business Continuity Plan Disclosure on its website. Should you wish to receive a copy of an updated disclosure by mail, please contact BLB&B Chief Compliance Officer at [info@blbb.com](mailto:info@blbb.com).