

Business Continuity Plan Notification

Abby Kovach Financial Planning, LLC has developed a business continuity plan to assist us when it is necessary to respond to events that significantly disrupt our business operations. Since the timing and impact of disasters or disruptions are unpredictable, we will be flexible in responding to actual events as they occur.

Contacting Us: If you cannot contact our firm at 303-929-5387 following a significant business disruption, you should contact Abby Kovach, Principal, at our alternative number, 303-444-8955, or go to our web site at www.KovachFinancialPlanning.com to determine if announcements have been posted for public information. Our alternate mailing address is Abby Kovach, Principal, Abby Kovach Financial Planning, LLC, c/o Hardie, 2382 S Fillmore St., Denver, CO 80210.

We plan to quickly recover and resume business operations after a significant business disruption and will respond by safeguarding employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our clients to transact business. Our business continuity plan is designed to permit the firm to resume operations as quickly and safely as possible, given the scope and severity of the significant business disruption.

The business continuity plan addresses: emergency contact persons, firm policy, business description, current and alternate office locations, clients' access to funds, data back-up and recovery, financial and operational assessments, key systems, business relationships and service providers, alternate communications with clients, employees and regulators, critical business constituents and banks, regulatory reporting, disclosure of the business continuity plan, and updates and annual review.

Significant business disruptions vary in their scope, such as a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe.

In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when required and expect to recover and resume business within same business day. In a disruption affecting our business district, city, or region, we will transfer operations to a site outside of the affected area, and recover and resume business within same business day when possible. In either situation, we plan to continue in business. If the significant business disruption is so severe that it prevents us from remaining in business, we will ensure our client's prompt access to any deposits made for work that has not been completed and delivered.

If you have additional questions about our Business Continuity Plan, you may contact us at Abby@KovachFinancialPlanning.com, 303-929-5387, or 3216 Billington Drive, Erie, Colorado 80516.