



**Member FINRA/SIPC**

## **Business Continuity Plan Summary**

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Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Business Continuity Plan. At Heim, Young & Associates, Inc. and HYA Advisors, Inc. ("HYA & HYAI"), we recognize that our clients rely on our services, and have therefore developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business.

## **Contacting Us**

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If after a disaster or significant business disruption you cannot contact us as you usually do, you should go to our website at [www.heimyoung.com](http://www.heimyoung.com) for instructions.

## **Our Business Continuity Plan**

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We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our clients to transact business.

Our plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with clients, employees, and regulators; alternate physical location of employees; critical supplier, bank, and counter-party impact; regulatory reporting; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

- National Financial Services' Business Continuity Plan – Brokerage accounts are carried by National Financial Services LLC ("NFS"), Member NYSE/SIPC. NFS has a comprehensive business continuity plan in place, which should provide HYA & HYAI with the necessary support to continue brokerage operations during a disaster. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, NFS has advised us that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions within 24 hours. Your orders and requests for funds and securities could be delayed during this period. In the event that HYA & HYAI must cease operations, clients whose accounts are

carried by NFS may contact the NFS Customer Service Line at (800) 801-9942 for account access and information

- Investment Companies' Business Continuity Plans – Regulations require that investment companies develop business continuity plans. In the event that HYA & HYAI must cease operations, clients whose accounts are held at individual investment companies may contact them at the telephone number listed on their statements for account access and information. HYA & HYAI will assist clients as necessary in contacting those companies.

## **Varying Disruptions**

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Significant business disruptions can vary in their scope, such as only our firm, the business district where our firm is located, the Springfield Metropolitan Area, 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, we will transfer our operations to a local site when needed and expect to recover and resume business within 48 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business as soon as realistically possible. In either situation, we plan to continue in business, transfer brokerage operations to our clearing firm if necessary, and notify you through our website how to contact us.

## **For More Information**

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This plan is subject to modification, and any updates will be promptly posted on our website at [www.heimyoung.com](http://www.heimyoung.com). Alternatively, clients may obtain updated summaries by requesting a written copy by mail.