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**CLEAR VIEW WEALTH ADVISORS, LLC**  
Plan Well. Invest Smart. Live Better.

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**Clear View Wealth Advisors, LLC's Business Continuity Planning**

Clear View Wealth Advisors, LLC has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. 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.

**Contacting Us** – If after a significant business disruption you cannot contact us as you usually do at **978-388-0020** or [steve@ClearViewWealthAdvisors.com](mailto:steve@ClearViewWealthAdvisors.com), you should call our alternative numbers: **978-416-4107** or **617-398-7494** or leave a message at **888-668-2721** or go to our main website at [www.ClearViewWealthAdvisors.com](http://www.ClearViewWealthAdvisors.com).

If you cannot access us through any of those means, you should contact our clearing firms for instructions on how it may provide access to your accounts or process trade-related transactions:

- **Folio Investments, Inc.** at **888-485-3456** and [www.folioinstitutional.com](http://www.folioinstitutional.com) or [www.folioclient.com](http://www.folioclient.com) or
- **Shareholders Service Group** at **800-380-7370** and [www.shareholdersgroup.com](http://www.shareholdersgroup.com) or
- **Betterment Institutional** at **888-428-9482** and [www.betterment.com](http://www.betterment.com)

In general, clients will continue to have access to their account data through each custodian's client portal with their existing login credentials.

In the event of a serious disruption or the extended absence, death or disability of the Managing Members of the firm, Clear View Wealth Advisors, LLC, has made arrangements with **Jeffrey Meenes of Blueprint Financial Planning, LLC** located in Shrewsbury, Massachusetts to assist clients with service issues. He may be reached at **508-762-1678** or [jeffrey.meenes@blueprintcfp.com](mailto:jeffrey.meenes@blueprintcfp.com).

**Our Business Continuity Plan** – 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 customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

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

Our clearing and custodial firms (Folio Institutional and Shareholders Service Group and Betterment Institutional) back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firms that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within three

business days if not sooner depending on the type, cause and severity of interruption. Your orders and requests for funds and securities could be delayed during this period.

In the event of a significant and prolonged business interruption, we have provided Mr. Meenes of Blue Print Financial Planning with authorization to access client data and service client accounts.

He will be assisted by our regulatory compliance consultants at Advisor Assist LLC ([www.advisorassist.com](http://www.advisorassist.com)) of Pembroke, MA to continue the business, notify our regulators and/or arrange for an orderly transition of accounts through a negotiated sale.

Our books and records will be accessible by Mr. Meenes as well as through our bookkeeping firm:

- Kathie DeCelle of Phoenix Rising Bookkeeping of Haverhill, MA 978-314-7245 or [kdecelle@msn.com](mailto:kdecelle@msn.com)

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, 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 needed and expect to recover and resume business within one business day. 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 within three (3) business days.

In either situation, we plan to continue in business, transfer operations to our clearing firms if necessary, and notify you through our website or our customer emergency numbers, 978-388-0020 or 978-416-4107 on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

**For more information** – If you have questions about our business continuity planning, you can contact us at 978-388-0020 [or steve@ClearViewWealthAdvisors.com](mailto:or_steve@ClearViewWealthAdvisors.com) .