

Business Continuity Plan Customer Disclosure

October 28, 2016

MPS LORIA Financial Planners, LLC (“Firm”) has created a Business Continuity Plan (BCP) that provides for the Firm to continue client service within a reasonable amount of time, given the scope and severity of a significant business disruption (SBD).

The Firm anticipates two general types of Significant Business Disruptions (“SBD”). Internal SBDs are those which occur in-house, effecting solely the systems, personnel and / or resources of the Firm. External SBDs are those with a local, regional, national or even global impact. Internal SBDs would include, but not be limited to, fire, flood, power outage, or even a lack of most or all mission critical personnel due to a contagion. External SBDs would include, but not be limited to, weather disruptions (e.g., tornado, hurricane, blizzard), closure / unavailability of one or more mission critical business partners (e.g., broker-dealers, service providers, product sponsors), or terrorist attacks.

While no amount of preparation can ensure the Firm’s ability to avoid any business disruption to our clients, it is our goal through this BCP to lessen the impact of such disruptions upon the services we provide. The Firm estimates that in the event of an internal SBD, business operations would be restored within 6 hours. In the event of an external SBD, the Firm’s ability to conduct business may rely more heavily on the status of third parties. However, it is the intent of the Firm to restore business operations within 12 hours given an external SBD scenario.

In the event a SBD prevents customers from contacting the Firm by using the Firm’s primary phone number, fax number, or email address, customers may contact the firm by using the following secondary contact information:

secondary phone: 630-921-6577

secondary email: Mpsloria1@gmail.com

If an SBD disrupts both the primary and secondary methods of contacting the firm, customers should contact the brokerage firm and/or product sponsors directly at the number provided on their statements.

This disclosure is subject to modification.