

Creed Evans Financial Advisory, LLC

Business Continuity Plan

Effective Date: 09/22/2025

Business Continuity Plan

While it is recognized that it is not possible to create a plan to address every potential scenario, Creed Evans Financial intends to establish a framework designed to handle the most likely situations. This framework also aims to provide guidance on how to respond to unforeseen circumstances.

Creed Evans Financial believes that an adviser's fiduciary duty to its clients includes taking steps to protect their interests from risks arising due to the adviser's inability to provide services—such as in the event of a natural disaster or, for smaller firms, the death of the owner or key personnel. Clients relying on an adviser actively managing their assets could be placed at risk if the adviser were to cease operations.

Business Description

Creed Evans Financial conducts business in equity, fixed income, and other securities; it does not hold customer funds or securities. Transactions are sent to Creed Evans Financial's brokerage firm, which executes its orders, compares them, allocates them, clears and settles them. Creed Evans Financial's custodian maintains its clients' accounts, grants clients access to them, and delivers funds and securities.

Emergency Information

Firm Contact Persons

Creed Evans Financial Services Emergency Contact is the owner, John Creed Evans, reachable at 276-708-7084 or creed@creedevansfa.com

Support Services

In the event of an emergency, the following is a list of support services and the methods by which they may be contacted:

Emergency Services (EMS): 911
Fire Department: 911
Police Department: 911

Additional Contact in Case of Death of Key Personnel

In the event of death or incapacity of John Creed Evans, owner of Creed Evans Financial. Customers are directed to call or contact their custodian in order to access funds, transfer access of accounts, or pursue contract reassignment.

Charles Schwab 1-800-435-4000

This information will be updated in the event of a material change, and Creed Evans Financial's CCO will review the plan on an annual basis.

Firm Policy and Significant Business Disruptions (SBDs)

Creed Evans Financial's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting the firm's books and records, and allowing its clients to continue to transact business.

In the event that Creed Evans Financial determines it is unable to continue its business, it will assure clients prompt access to their funds and securities.

Creed Evans Financial's Business Continuity Plan addresses two types of significant business disruptions (SBDs): internal and external. Internal disruptions impact only Creed Evans Financial's operations, such as a fire at its office or the loss of a key team member. External disruptions affect broader market operations or multiple firms, examples include terrorist attacks, regional natural disasters, or widespread outages. In the event of an external disruption, Creed Evans Financial's response depends significantly on external partners and infrastructure, including its brokerage firms and internet service providers, to help ensure continued service and communication.

Pandemics, Epidemics, & Outbreaks

Creed Evans Financial recognizes that pandemics, epidemics, and similar public health events pose unique business disruptions that can affect the firm, its personnel, clients, and vendors. In response to such events, the firm will implement the following procedures to maintain operational resilience and safeguard all stakeholders.

General Business Operations

The firm will promptly conduct, and periodically update, a high-level assessment of the event's impact on business operations. This assessment will specifically address:

- Identification and resolution of any operational weaknesses or unforeseen challenges;
- Any inability to perform essential business functions or operate critical systems;
- Any difficulties in monitoring the performance or continuity of third-party vendors.

Information Security

Personnel will be alerted to heightened risks of phishing attempts and client impersonation schemes related to the situation. For example, staff may receive fraudulent communications posing as clients or official entities, including requests for wire transfers, updates about work-from-home policies, healthcare benefits,

cybersecurity instructions, epidemic statistics, or offers for scarce goods.

Third-Party Vendor Management

Where appropriate, the firm will engage with vendors to review their:

- Business continuity and disaster recovery plans;
- Communication protocols and reliance on their own vendors to ensure uninterrupted service.

Firm Personnel Management

To reduce health risks, Creed Evans Financial will limit or avoid in-person meetings and enable remote work for advisory personnel where feasible.

If essential personnel cannot work remotely, the firm will assess the availability of alternative or temporary staff to fulfill critical duties. The firm will also conduct regular check-ins—at least weekly—with advisory personnel to monitor remote work conditions and provide necessary support.

Approval and Execution Authority

The CCO is responsible for approving the plan and for conducting the required annual review. The CCO has the authority to execute this BCP.

Plan Location and Access

Creed Evans Financial maintains copies of its Business Continuity Plan (BCP), including all annual reviews and documented updates.

Each employee receives a copy of the BCP and is informed of its location within the firm's electronic filing system, to which they have access. Upon termination of employment, all physical copies must be returned to the firm.

Custodian and Brokerage Firm Contacts

Charles Schwab
3000 Schwab Way
Westlake, TX 76262
1-800-435-4000

Office Locations

Creed Evans Financial's primary office address and phone number are:

133 Dogwood Drive
Marion, VA 24354
276-708-7084

Creed Evans Financial conducts most of its client servicing and other operations remotely and without direct physical presence. This allows the business to be flexible to continue to offer client services in the event of disruption or unforeseen circumstances which would make business operations at its primary address impractical or temporarily impossible.

Clients' Access to Funds and Securities

Creed Evans Financial does not maintain custody of client funds or securities; these assets are held by its designated brokerage firm. In the event of an internal or external Significant Business Disruption (SBD), provided telephone and internet services are available, the firm's Investment Adviser Representatives (IARs) will accept client orders or instructions from alternative locations, phone numbers, websites, or email addresses and will communicate with the brokerage firm on the clients' behalf. If internet access is operational, Creed Evans Financial will update its website to inform clients that they may access their funds and securities by contacting the firm directly.

Data Back-Up and Recovery (Hard Copy and Electronic)

Creed Evans Financial maintains its primary hard copy books and records, at its main office. The CCO is responsible for the upkeep and maintenance of these records. Creed Evans Financial retains documents and forms not transmitted to its brokerage firm, including Investment Policy Statements, Client Contracts, and related documents.

Electronic records are backed up daily using an online digital backup system.

In the event of an internal or external Significant Business Disruption (SBD) that results in the loss of paper records, Creed Evans Financial will physically retrieve them from its backup site(s). Should the primary office be inoperable, the firm will continue its operations from an alternate location. For electronic record loss, the firm will either recover the storage media physically or restore data electronically from its backup site(s). If the primary site is inoperable, operations will continue from the alternate location. Creed Evans Financial also obtains and reviews the Business Continuity Plans of its electronic storage providers to ensure access to records

in the event of a regional disruption.

Operational Assessments

Operational Risk

In the event of a Significant Business Disruption (SBD), Creed Evans Financial will promptly identify available communication methods to reach its clients, employees, key business partners, and regulators. The specific communication channels utilized will depend on the nature and extent of the disruption, but may include the firm's website, telephone, voicemail, secure email, and other appropriate platforms. Additionally, the firm will retrieve critical operational records as outlined in the section above regarding Data Backup and Recovery (both Hard Copy and Electronic). Employees will coordinate with the firm's Emergency Contacts and communicate essential firm directives to ensure continuity of business operations, whether from an alternate office location, employees' residences, or a regional facility powered by a separate electrical grid from the main office.

Mission Critical Systems

Creed Evans Financial's mission critical systems are those that facilitate client communication, account access, and trading operations.

Creed Evans Financial maintains primary responsibility for managing its client relationships, while its brokerage firm and custodian handle the execution, comparison, allocation, clearance, and settlement of securities transactions, as well as the maintenance of client accounts, access to accounts, and the delivery of funds and securities.

The firm's brokerage firm and custodian have represented that they maintain robust business continuity plans capable of being implemented in emergencies. These plans include remote backups of Creed Evans Financial's records, and regular testing to confirm the effectiveness of their backup and recovery procedures.

Recovery times may be influenced by factors such as the time of day the disruption occurs, its scope, and the status of critical infrastructure, particularly telecommunications. "Recovery" refers to restoring clearing and settlement activities following a widespread disruption, while "resumption" refers to the capacity to accept and process new transactions and payments thereafter.

Although Creed Evans Financial typically does not have direct access to the custodian's business continuity plan, recovery timeframes will vary depending on the systems affected. For further information, please refer to the "Custodian and Brokerage Firm Contacts" section above.

The Firm's Mission Critical Systems

Trading

Creed Evans Financial utilizes the electronic order entry system provided by its custodian or a designated third party to process trading activities and transactions. If electronic means are unavailable, the firm may place

orders via telephone, ensuring that order tickets are properly maintained in all cases.

In the event of an internal Significant Business Disruption (SBD), Creed Evans Financial will transmit trade orders and related records to its brokerage firm using the fastest alternative method available. For an external SBD, the firm will retain orders in either electronic or paper format and will deliver them to the brokerage firm promptly once normal operations resume. Additionally, during an internal SBD, Creed Evans Financial may instruct clients to place orders directly with the brokerage firm as necessary.

Client Account Information

Creed Evans Financial currently accesses client account information through its brokerage firm's secure website. In the event of an internal SBD, the firm will access client information through alternative means such as backup telephone systems. If required, Creed Evans Financial may relocate to an alternate business location where access to the brokerage firm's systems can be maintained.

Alternate Communications with Clients, Employees, and Regulators

Clients

Creed Evans Financial currently communicates with clients via telephone, email, its website, U.S. mail, online calling platforms, and in-person meetings at the client's location. In the event of a Significant Business Disruption (SBD), the firm will assess which communication channels remain available and will utilize the method closest in speed and form (written or oral) to those previously used with the client. For example, if email communication is typical but internet access is unavailable, Creed Evans Financial will contact the client by telephone and, if a record is required, follow up email once that method of communication is restored. In the case of a foreseeable significant regional disruption, the firm will proactively inform clients of alternative ways to establish contact with Creed Evans Financial, its personnel, or its brokerage and custodian prior to the event.

Regulators

Creed Evans Financial communicates with regulators via telephone, email, U.S. mail, and in person. In the event of an SBD, the firm will determine which communication methods remain operational and will use the method closest in speed and form to those historically used with the regulator.

Regulatory Reporting

Creed Evans Financial is regulated by the State Administrator, the SEC and other applicable jurisdictions. The firm files regulatory reports using the IARD system. In the event of a Significant Business Disruption (SBD), Creed Evans Financial will consult with the Administrator, the SEC and any other relevant regulators to determine which filing methods remain available and will use the method closest in speed and form (written or electronic) to its usual filing process. If the firm is unable to contact its regulators directly, it will continue to file required reports using all available communication channels and will forward those reports as soon as practicable.

Regulatory Contact: IARDlive@sec.gov

Death of Key Personnel

John Creed Evans is identified as “Key Personnel” without which it would be difficult or impossible to continue operating the firm and/or properly service clients.

If some event makes it impossible for John Creed Evans to continue to service the firm, Roy F. Evans Jr. (“Roy Evans”) will be tasked with informing clients and regulators of the event. Roy Evans is not an Investment Advisor Representative. He will not be managing or directing client accounts and will not continue the business service beyond notifying clients of the event and directing clients to call or contact their custodian in order to access funds, conduct trading, transfer access of accounts, or pursue contract reassignment in the most efficient way possible.

For clients with accounts at Charles Schwab, the best number is 1-800-435-4000

Roy Evans will also be given limited authority to wind down the business of Creed Evans Financial including, but not limited to:

- Informing all relevant parties of the death or incapacity of John Creed Evans (clients, custodians, creditors, vendors, regulators, financial institutions)
- Paying any of Creed Evans Financial’s obligations that Roy Evans, in his sole discretion, believes to be necessary, exclusively from Creed Evans Financial's business assets.
- Distributing any remaining cash, cash equivalents, or other assets from Creed Evans Financial’s holdings to named beneficiaries or as otherwise directed in any written or spoken last wishes John Creed Evans may have conveyed to Roy Evans.

Updates and Annual Review

Creed Evans Financial will update this Business Continuity Plan (BCP) whenever there is a material change to its operations, structure, business, or location, or those of its brokerage firm. Additionally, Creed Evans Financial will conduct an annual review of this BCP to ensure it reflects any such changes.