



Summary Disclosure Statement of Business Continuity Plan (BCP)

In accordance with current rules and regulations, Prudent Investor Advisors, LLC (PIA) has adopted a Business Continuity Plan (“BCP”). The primary purpose of our BCP is to establish procedures to deal with an event that causes, or has the potential to cause, significant disruption to PIA’s normal operations and enable PIA to continue to perform critical operations and to return to a normal state of affairs as quickly as possible.

Our firm plans 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.

Our BCP addresses: data back up 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; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

PIA has identified five broad levels of events that are addressed by the BCP.

DC1 - This initial level involves a loss of electronic systems in events such as a power outage or a severe virus attack that disrupts computer systems. Under this scenario, portfolio management and trading functions will use backup equipment and systems located at PIA’s principal office in Arcata, CA. The recovery time objective is approximately 12 hours. In the event that a longer systems loss is expected, PIA may choose to activate PIA’s recovery site located in Arcata, CA and move critical functions as described under the DC2 scenario.

DC2 - This level involves a loss of electronic systems and temporary loss of access to (or use of) hard copies of records and office facilities in events such as a minor earthquake or a fire. Under this scenario, a notification procedure is in place to contact appropriate PIA personnel, service providers and clients, if necessary. Depending on the extent of the loss, PIA may move critical functions, including necessary operations, trading, telecommunications, and legal/compliance functions and systems from its principal office in Arcata, CA to its recovery site located in Arcata, CA. The recovery site is equipped with computers, phones, printers and office supplies. Procedures have also been developed with the goal of recovering critical data that may have been lost at PIA’s principal office due to the disaster. The recovery time objective is approximately 24-36 hours.

DC3 - This level involves a loss of electronic systems, hard copies of records and office facilities in events such as a major fire or earthquake. Under this scenario, PIA will respond similar to a DC2 event except that a move to the recovery site located in Arcata, CA is more likely than a DC2 event. The recovery time objective is approximately 24-48 hours.

DC4 - This level involves a loss of electronic systems, hard copies of records and office facilities, and expertise in events such as a fatal fire or earthquake. Under this scenario, PIA will respond similar to a DC2 event except that a move to the recovery site located in Arcata, CA is more definitive. The recovery time objective is approximately 2-4 days.

Total Disaster Scenario - In the event that PIA and its employees will no longer be able to perform any duty - whether at its principal office in Arcata, CA or the recovery site in Arcata, CA - due to a wide scale disaster, PIA's office located in Folsom, CA will assume the operational responsibilities of its principal office in Arcata, CA. The recovery time objective is approximately 1 week.

It is the intention of PIA to continue to conduct business during each of the aforementioned scenarios to the extent possible.

If after a significant business disruption you cannot contact us as you usually do at 866.446.1848, you should call our alternative number 707.845.5295 or go to our web site at www.prudentllc.com. If you cannot access us through either of those means, you should contact directly the custodian that holds your funds. All the information about contacting the custodian is on your latest account statement. Your custodian will be able to provide you with prompt access to your accounts.

The BCP is intended to be continually evolving as systems change and potential new scenarios arise and become credible threats. This Summary Disclosure Statement is subject to modification. For the latest version of it, please visit our website: <http://www.prudentllc.com/BCP/BCP.html> or request a written copy by mail.

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