

Continued business operations are critical for Sage Wealth Advisory, LLC (“SWA”). We will attain continued business operations by following our Business Continuity and Disaster Plan as follows:

Emergency Contact Persons

SWA’s two emergency contact persons are: Jeffrey C. Schultz, (320) 761-2214, Jeff@sagewealthadv.com and Kwynn Kvam, 320-444-7721, kwynn@sagewealthadv.com. These names will be updated in the event of a material change, and our Executive Representative will review them annually.

Firm Policy

SWA’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 all of SWA’s books and records, and allowing our customers to transact business. In the event that SWA determines we are unable to continue our business; we will assure customers prompt access to their funds and securities.

Significant Business Disruptions

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only SWA’s ability to communicate and do business, such as fire in our building, death or incapacitation of a principal. In the event Jeffrey C. Schultz becomes incapacitated or upon their death, Kwynn Kvam, will notify all critical business constituents as well as all regulators who have jurisdiction over the business of SWA within 24 hours. Kwynn Kvam will make sure that the credit demands of SWA are met.

Notification shall be given to all clients of SWA within five (5) business days from the death or incapacitation of any key persons of SWA. SWA will be responsible for refunding any unearned pre-paid fees to Clients of SWA. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of the Client’s respective clearing firm.

Significant Technology System Disruption Plan

In the event of a significant business disruption that results in a significant interruption in access to the firm’s technology systems; SWA will implement its business continuity plan as detailed in the firm’s policies and procedures manual. In the event of theft, loss, unauthorized exposure, or unauthorized use or access of client information, the incident will be investigated and documented by the CCO. In the event of a technology system breach, SWA will comply with all local and federal laws to communicate accordingly with the affected third parties.

Cybersecurity Events

If a cybersecurity event occurs, SWA will coordinate with the appropriate professionals to assess the scope of the incident and take action to contain and resolve it. Although SWA is based in Minnesota, it will also comply with Texas requirements by providing appropriate notification to the Texas State Securities Board, including contacting the Commissioner at 512-305-8300.

Approval and Execution Authority

Jeffrey C. Schultz, Chief Compliance Officer, is responsible for approving the plan and for conducting the required annual review. Jeffrey C. Schultz has the authority to execute this BCP.

Plan Location and Access

SWA will maintain copies of its BCP plan and the annual review, and the changes that have been made to it for inspection. An electronic copy of our plan is located in a secure location.

Business Description

Sage Wealth Advisory, LLC (hereinafter "SWA") is a Limited Liability Company organized in the State of Minnesota. The firm was formed in December 2022 and approved in May 2023. The principal owner is Jeffrey C. Schultz.

Office Location

SWA's main office is located at 1415 Fairacre Lane SW in Willmar, MN 56201. Its main telephone number is (320) 761-2214.

Alternate Physical Location

In the event of an SBD, SWA will move business operations to 2209 20th Ave SW Willmar, MN 56201. Its main telephone number is 320-761-2214.

Customers' Access to Funds and Securities

SWA does not maintain custody of customer's funds or securities, which are maintained at our clearing firm, Charles Schwab. In the event of an internal or external SBD, if telephone service is available, customers may access their funds and securities by contacting Charles Schwab at 877-774-3892.

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

SWA maintains its primary electronic and hard copy books and records at 1415 Fairacre Lane SW in Willmar, MN 56201. SWA backs up its electronic records daily on a web-based backup system in order to allow rapid resumption of the activities of SWA. In the event of an internal or external SBD that causes the loss of our records, SWA will recover them from our electronic back up.

Financial Operational Assessments

Operational Risk

In the event of an SBD, SWA will immediately identify what means will permit us to communicate with our clients, employees, critical business constituents, critical banks, critical counterparties, and regulators. Although the effects of an SBD will determine the means of alternative communication, the communications options SWA will include our telephone voice mail, and secure e-mail. In addition, SWA will retrieve our key activity records as described in the section above, Data Back-Up and Recovery.

Financial and Credit Risk

In the event of an SBD, SWA will determine the value and liquidity of our investments and other assets to evaluate our ability to continue to fund our operations and remain in compliance with any net capital requirements. We will contact our clearing firm, critical banks, to apprise them of our financial status. If SWA determines that we may be unable to meet our obligations to those counterparties or otherwise continue to fund our operations, we will request additional financing from our bank or other credit sources to fulfill our obligations to our customers and clients. If we cannot remedy a capital deficiency, we will file appropriate notices with our regulators.

Alternate Communications between SWA and Customers, Employees, and Regulators

Customers

SWA now communicates with our customers using the telephone, e-mail, our Web site, or U.S. mail. In the event of an SBD, SWA will assess which means of communication are still available and use the means closest in speed and form to the means that we have used in the past to communicate with the other party. For example, if we have communicated with a party by e-mail but the Internet is unavailable, we will call them on the telephone and follow up where a record is needed with paper copy in the U.S. mail.

Employees/Key Personnel/Vendors/Service Providers and Regulators

SWA now communicates with other parties using the telephone, e-mail, and in person. In the event of an SBD, we will assess which means of communication are still available to us and use the means closest in speed and form (written and oral) to the means that we have used in the past to communicate with the other party.

Critical Business Constituents

SWA has contacted our critical business constituents (businesses with which we have an ongoing commercial relationship in support of our operating activities, such as vendors providing us critical services), and determined the extent to which we can continue our business relationship with them in light of the internal or external SBD. SWA will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of an SBD to them or SWA. Our major suppliers/vendors/affiliates are:

Company Name	City, State	Phone	Services Provided
RIA Registrar	Arden Hills, MN	800-441-1219	Compliance Consultant
Charles Schwab	Westlake, TX	877-744-3892	Custodian
Perennial Bank	Paynesville, MN	320-243-3702	Bank
San Diego Computer Consulting	San Diego, CA	858-274-7070	IT

Regulatory Reporting

We now file reports with our regulators using paper copies in the U.S. mail, and/or electronically using, e-mail, and the Internet. In the event of an SBD, SWA will check with all appropriate regulators to determine which means of filing are still available to us and use the means closest in speed and form to our previous filing method. In the event that SWA cannot contact our regulators, we will continue to file required reports using the communication means available to us.

Disclosure of Business Continuity Plan

SWA provides in writing a BCP disclosure to customers upon request.

Updates and Annual Review

SWA will review annually and update this plan whenever SWA has a material change to our operations, structure, location or business.

Chief Compliance Officer Approval

I have approved this Business Continuity Plan as reasonably designed to enable SWA to meet its obligations to customers in the event of an SBD.

Signed: _____ Title: _____ Date: _____

Reviewed and updated on: _____

Employee Acknowledgements

I have received and understand this Business Continuity Plan.

Signed: _____ Title: _____ Date: _____

Signed: _____ Title: _____ Date: _____

Signed: _____ Title: _____ Date: _____

Signed: _____ Title: _____ Date: _____