

Business Continuity Plan (BCP)

2021 April Updated

I. Emergency Contact Persons

Our firm's emergency contact persons are:

- Richard S. Lawrence, President, 215-540-0896, rich@lawrencewealthjmanagement.com
- Peter Havens, Chairman, Baldwin Management LLC
610-260-0453, phavens@baldwinmgmt.com

II. Firm Policy

Our firm'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 the firm's books and records, and allowing our customers to transact business. In the event we determine we are unable to continue our business; we will assure customers prompt access to their funds and securities.

A. Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a fire in our building. 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 our clients' custodian, Charles Schwab & Co. Inc. "Schwab"

B. Approval and Execution Authority

Richard S. Lawrence, President, is responsible for approving the plan and for conducting the required annual review. Richard S. Lawrence has the authority to execute this BCP.

C. Plan Location and Access

Our firm will maintain copies of its BCP plan and the annual reviews, and the changes that have been made to it for inspection. An electronic copy of our plan is located on our website; www.lawrencewealthmanagement.com.

III. Business Description

Lawrence Wealth Management LLC “LWM” is a state Registered Investment Advisory “RIA” firm providing Investment Management and Financial Planning Services to individuals, families and retirement plans. LWM is a fee-only firm and manages client assets on both a discretionary and non-discretionary basis. Client funds are held at custodian broker, Schwab.

IV. Office Locations

Colorado

Home Office:
10500 Spring Green Dr Unit 304
Englewood, CO 80112

Office:
7887 E. Belleview Avenue Suite 1100
Denver, CO 80111

Pennsylvania

100 Four Falls Corporate Center Suite 202
West Conshohocken, PA 19428

V. Customers’ Access to Funds and Securities

LWM does not have physical custody of client funds. Client funds are held at custodian, Charles Schwab & Co. Inc. “Schwab”, receive statements directly from Schwab, and have direct access to their funds via the Schwab website www.schwab.com. Alternatively, clients can call Schwab directly at 800-435-4000.

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

LWM maintains client records on the Baldwin Management server via a data center. Data Center files are maintained and backed up daily by ITSolutions Fort Washington, PA. LWM also backs up all business files regularly on its office lap top computer.

VII. Financial and Operational Assessments

A. Operational Risk

In the event of an SBD, we will immediately identify what means will permit us to communicate with our customers, employees, critical business constituents, and regulators. Although the effects of an SBD will determine the means of alternative communication, the communications options we will employ will include telephone, voice mail, and email. In addition, we will retrieve our key activity records as described in the section above, Data Back-Up and Recovery (Hard Copy and Electronic).

B. Financial and Credit Risk

In the event of an SBD, we will contact our custodian firm, clients, and critical business relations if we are unable to serve and perform our duties for our clients.

VIII. Mission Critical Systems

Our firm's "mission critical systems" are those that ensure prompt and accurate access to client accounts, and records and processing of securities transactions. These systems include the systems of our clients' custodial firm Schwab to provide custody services and processing of securities transactions, the maintenance of customer accounts, access to customer accounts, and the delivery of funds and securities.

We have primary responsibility for establishing and maintaining our business relationships with our clients and have sole responsibility for our mission critical functions. Schwab provides account access, transaction services, clearance and settlement of securities transactions, the maintenance of customer accounts, access to customer accounts, and the delivery of funds and securities. Schwab represents that they will advise us of any material changes to their business continuity plan that might affect our ability to maintain our business.

IX. Alternate Communications Between the Firm and Customers, Employees, and Regulators

A. Customers

We now communicate with our customers using the telephone, email, U.S. mail, and in personal visits at our firm or at the clients' home or office. 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 or oral) 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.

B. Employees

Since our firm has no employees other than Richard S. Lawrence, there is no need for an employee communication strategy.

C. Regulators

We are currently registered as an investment advisory firm with the Colorado Department of Regulatory Agencies Division of Securities and The Pennsylvania Department of Banking and Securities. We communicate with our regulators using the telephone, e-mail, and U.S. mail. 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 or oral) to the means that we have used in the past to communicate with the other party.

X. Critical Business Constituents, Banks, and Counter-Parties

A. Business constituents

In the event of a SBD, we will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of a SBD to them or our firm. Our major suppliers are:

- Charles Schwab & Co. Inc. (Client Custodian)
211 Main Street
San Francisco, CA 94105
800-434-4000

- Investnet Tamarac (Portfolio Management System)
421 Fayetteville Street
Raleigh, NC 27601
800-528-9595

XI. Regulatory Reporting

In the event of an SBD, we will check with the States of California and Pennsylvania to determine which means of filing are still available to us and use the means closest in speed and form (written or oral) to our previous filing method. In the event that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

XII. Updates and Annual Review

Our firm will update this plan whenever we have a material change to our operations, structure, business or location or to those of our clients' custodian firm. In addition, LWM will review this BCP annually to modify it for any changes in our operations, structure, business, or location or those of our clients' custodian.

XIII. Richard S. Lawrence becomes incapable of performing duties or is deceased

In the event Richard S. Lawrence, President and Investment Advisor, is unable to fully perform his client obligations the following steps will be taken:

Richard S. Lawrence's son Brandon Lawrence will inform Peter Havens, Chairman Baldwin Management 610-260-0453 phavens@baldwinmgmt.com

Peter Havens will contact clients and Schwab of Richard S. Lawrence's incapacity or death. Peter Havens has access to LWM client data.

XIV. Senior Manager Approval

I approve this Business Continuity Plan as reasonably designed to enable our firm to meet its obligations to customers in the event of an SBD.

Signed: Richard S. Lawrence
Title: President/owner
Date: 04-04-2021

Richard S. Lawrence, CFA
President
Lawrence Wealth Management LLC

10500 Spring Green Drive # 304
Englewood, Co 80112

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