

Gerstemeier Financial Group, LLC

Business Continuity Plan

June 2026

1. Emergency Contacts and Authority

Primary: Robert Gerstemeier, (630) 420-6601, rgerstemeier@g-fg.com

Secondary: Laura Gerstemeier, (630) 272-7420, Laura@g-fg.com

Robert Gerstemeier is responsible for approving, executing, and annually reviewing this plan.

2. Firm Overview

GFG is an SEC-registered investment advisory firm providing financial planning, asset management, and retirement plan advisory services. GFG does not hold client funds or securities. All client assets are held at qualified custodians: Charles Schwab, TIAA-CREF, and 3rd party retirement plan custodians (primarily MG Trust and Matrix Trust). GFG has no employees other than Robert and Laura Gerstemeier.

3. Office Locations

Main Office: 7024 Pelican Bay Blvd F301, Naples, FL 34108

Branch Office: 1415 22nd St. Tower Floor, Oak Brook, IL 60523

Phone: (630) 420-6601 and (239) 330-2584. In the event of an SBD affecting one location, operations will continue from the other. If both are unavailable, employees may work remotely.

4. Responding to a Significant Business Disruption (SBD)

Our firm's policy is to respond to an SBD by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting books and records, and ensuring clients can access their funds and securities. We anticipate three categories of SBDs:

- **Internal:** Fire, weather, or other events affecting our offices only.
- **External:** Terrorist attack, regional disaster, or market-wide disruption affecting multiple firms.
- **Cybersecurity:** Ransomware, data breach, denial-of-service, or prolonged systems compromise. Response is coordinated with the Cybersecurity Incident Response Plan and Regulation S-P procedures in the Compliance Manual.

5. Customer Access to Funds and Securities

Because GFG does not hold client funds or securities, clients retain direct access to their assets through their custodian at all times, regardless of GFG's operational status. In the event of an SBD, we will notify clients and help them access their accounts directly through the custodian's platform, website, or phone support. All custodians maintain their own BCPs.

6. Data Back-Up and Recovery

Hard copy and electronic records are maintained at the primary office. Original client documents are scanned and saved to a redundant cloud-based storage platform; originals are shredded unless required to be retained. Advyzon maintains client records with its own backup procedures. Financial records are maintained in Wave Accounting with monthly backups stored at the Naples office.

In the event of a loss of records, we will recover electronic data from cloud backup or the alternate office location, and recover client records from the custodians if needed.

7. Mission Critical Systems

- **Schwab Advisor Center / TIAA-CREF:** Custody, transaction processing, account access.
- **Advyzon:** CRM, portfolio reporting, document management. In an outage, client data is accessible directly through custodian platforms.
- **Email, Zoom, Phone:** Client and business communications.

Custodian firms have represented they will advise us of material changes to their BCPs.

8. Communications During an SBD

We will use whatever available means (telephone, email, U.S. mail, or in-person) to communicate with clients, regulators, and vendors. If our primary communication method is unavailable, we will use the closest alternative. Approved and prohibited communication channels are defined in the Compliance Manual.

In the event neither Robert nor Laura Gerstemeier can perform their duties, the Succession Plan in the Compliance Manual will be activated.

9. Critical Business Constituents

Vendor	Address	Phone / Email
Charles Schwab Advisor Services	P.O. Box 628290, Orlando, FL 32862-8290	(855) 943-6154
TIAA-CREF Advisor Services	P.O. Box 1277, Charlotte, NC 28201-1277	(877) 694-0305
Advyzon	20 N. Wacker Drive, Suite 3800 Chicago, IL 60606	(312) 585-8393 support@advyzon.com
Zoom	55 Almaden Boulevard, Suite 600 San Jose, CA 95113	(888) 799-9666 or (888) 303-1012
Advisor Websites	#47 - 3012 Murray Street Port Moody, BC V3H 1X2	(866) 638-0273
Chase Bank (operating account)	383 Madison Avenue New York, NY 10017	(800) 242-7338

GFG does not have outstanding loans and does not rely on credit to conduct business. If a vendor cannot provide services during an SBD, we will establish alternative arrangements as quickly as possible.

10. Cybersecurity Incident Coordination

A cybersecurity SBD may trigger obligations under this BCP, the Cybersecurity Incident Response Plan, and the Regulation S-P procedures in the Compliance Manual simultaneously. If an incident involves unauthorized access to client information, customer notification will follow the Compliance Manual procedures. A post-incident review will be conducted under both plans.

11. Regulatory Reporting and Disclosure

GFG is regulated by the SEC and files reports electronically and by U.S. mail. During an SBD, we will use whatever filing method is available. This BCP is posted on our website and offered to clients upon request.

12. Updates and Annual Review

This plan is updated whenever there is a material change to operations, structure, or location, and reviewed at least annually.

Date	Summary
June 2024	Initial adoption.
June 2025	Annual review conducted. No changes.
March 2026	Annual review. Added cybersecurity SBD scenarios; identified Advyzon as mission-critical; added cross-references to Succession Plan, Cybersecurity IRP, and Reg S-P; consolidated and simplified.

13. Senior Manager Approval

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

Signed: Robert Gerstemeier
 Title: President / Managing Director
 Date: 6/2/2026