Toyer Investment Advisors – Business Continuity and Succession Plan

Purpose

This Business Continuity and Succession Plan (the "Plan") is designed to ensure that Toyer Investment Advisors ("the Firm") can continue to operate and meet its fiduciary obligations to clients in the event of significant business disruptions or the death, disability, or unavailability of key personnel. This Plan is established in compliance with WAC 460-24A-126, which requires registered investment advisers to adopt and implement written business continuity and succession plans.

1. Key Contacts

Primary Adviser:
Rob Toyer, Managing Member and Investment Adviser Representative
Phone: 425-760-3395
Email: rob@toyertax.com

Successor Contact:
Laurie Toyer
Phone: 425-530-0496
Email: laurie.toyer@outlook.com

In the event of Rob Toyer's death, disability, or incapacitation, Laurie Toyer shall be the primary contact for clients, custodians, and regulators. Laurie will oversee client notifications, coordinate with the custodian, and facilitate any necessary transfer or winding down of advisory accounts.

2. Business Continuity Plan

a. Office Locations and Alternate Facilities

The Firm's primary office is located at: 1123 E 5th St, Arlington, WA 98223

If this location becomes inaccessible due to fire, natural disaster, or other emergency, the Firm's personnel will operate remotely using secure online systems and communication tools. Remote access to custodial platforms and financial planning software is available through encrypted cloud-based services.

b. Data Backup and Record Protection

The Firm maintains electronic records of client information, compliance documentation, and financial plans. These records are stored in encrypted, password-protected cloud storage and backed up regularly. Physical files, where applicable, are kept in a secure, fire-resistant cabinet. Access to client records is restricted to authorized personnel only.

c. Technology and Communication

- Email and Client Communications: Hosted via secure cloud-based systems with multi-factor authentication.
- Phone and Voicemail: Calls are forwarded to a mobile line or accessible remotely.
- Client Portals: Clients can continue to access account information through the custodian's platform (Interactive Brokers.).

d. Critical Service Providers

Service	Provider	Contact
Custodian	Interactive Brokers, One Pickwick Plaza, Greenwich, CT 06830

(203) 618-5800

e. Financial and Operational Continuity

In the event of temporary incapacity or physical disaster, all billing, client communications, and investment management activities will be paused or transitioned under the supervision of Laurie Toyer, in coordination with the custodian and compliance consultant. The Firm's financial accounts are held at Boeing Employees Credit Union, with dual-signature authority maintained for essential operations.

3. Succession Plan

a. Temporary Incapacitation of Rob Toyer

If Rob Toyer becomes temporarily incapacitated, Laurie Toyer will assume interim operational control. She will communicate with clients, notify the custodian, and maintain records of all business activities. If incapacity is expected to last longer than 30 days, the compliance consultant and custodian will be notified to implement interim business management procedures.

b. Permanent Incapacitation or Death

If Rob Toyer dies or is permanently incapacitated:

1. Laurie Toyer will immediately notify clients, the custodian, and the Washington State Securities Division at (360) 902-8760.
2. Client accounts will remain with the custodian; Laurie will ensure continuity of client service and assist in any necessary transition to another licensed adviser or firm.
3. All clients will receive written notification within 10 business days regarding:
   - The situation and continuity measures
   - Contact information for Laurie Toyer
   - Options for transferring or terminating advisory services
4. Laurie Toyer will coordinate with legal counsel to manage business assets, records, and client transitions in accordance with estate and regulatory requirements.

c. Successor Responsibilities

Laurie Toyer shall:
- Serve as the successor contact for Toyer Investment Advisors.
- Maintain access to firm records, technology credentials, and client communication systems.
- Ensure client confidentiality and regulatory compliance during the transition process.
- Oversee orderly winding down or transfer of the business, including notifying custodians and regulators as required.

4. Notification Procedures

In the event of a triggering event:
1. Clients will be notified by phone and/or email within 48 hours.
2. The Washington State Securities Division and any applicable custodians will be notified within 5 business days.
3. All notifications will be documented and retained in compliance with recordkeeping requirements.

5. Annual Review

This plan will be reviewed annually and updated as necessary to reflect changes in:
- Personnel
- Office locations
- Technology systems
- Custodians or vendors
- Regulatory requirements

Documentation of the annual review will be maintained in the firm's compliance files.

6. Plan Maintenance

A copy of this plan is stored:
- Electronically (in secure cloud storage)
- In printed form at the firm's office
- With Laurie Toyer