

Brown & Brown Financial Services, Inc.
Brown & Brown Securities, Inc.
Member FINRA / SIPC

Business Continuity Plan (BCP) Disclosure

Brown & Brown has developed a Business Continuity Plan (“BCP”) on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan and our disaster recovery plan.

The policy of Brown & Brown 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 the firm’s books and records, and allowing our customers to transact business as soon as possible following such SBD. The plan is updated as needed and is subject to testing, evaluation, and senior management review on an ongoing basis.

Contacting Us

If a significant business disruption situation should occur:

- Your primary contact method will remain our main Brown & Brown telephone number: 214-696-1768. Calls will be forwarded to a cell phone, as needed. If cell towers are out, alternatively call 214-242-9069.
- For customers with general securities accounts, in the event that our office and cellular telephone services are unavailable, you may contact our clearing firm, Hilltop Securities, at 866-797-5227. They can provide you with instructions on how to access your funds and securities, and other brokerage services. These services include entering orders, confirming orders, and processing other service-related and money transfer transactions
- For customers that own the American Funds at the American Funds Group you may call 800-421-4225.
- Updates may be posted on our website as needed: <http://bbfsi.net/>.

Brown & Brown’s Business Continuity Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our associates and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Please note that it is impossible to predict all possible disruptions, and that recovery times will depend on a number of factors, including scope and severity of the significant business disruptions.

Varying Disruptions

Significant business disruptions can vary in their geographical scope, such as disrupting only our primary office which is a single building housing our firm, , the city where we are located, the region or even the entire country, as may be the case during a pandemic or other regional or national disasters. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In all cases our plan is to quickly recover and resume business operations. If a disruption impacts only the building housing the primary office of our firm, we will transfer our operations to another safe location when needed and expect to recover and resume business within one day to two weeks. If a disruption affects our business district, city, region, or nation, we will transfer our operations to another safe location, and expect to recover and resume business within one day to three weeks. In either situation, we plan to continue our business and notify you through our website, cnlsecurities.com, on how to contact us. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For More Information

It is highly recommended that each customer maintains all statements from our clearing firm and all mutual fund companies, both our firm and associated firms with which we conduct business have established similar BCP's that contain alternate business locations and back up of all records.

If you have questions regarding our business continuity planning, you can contact us at 214-696-1768 or at our website <http://bbfsi.net/>.

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