

Business Continuity Summary

The Business Continuity Plan Summary Disclosure Statement ('the Plan') provides a summary detail on Life Changing Financial (LC Financial LLC) and Cambridge's risk mitigation strategy in the event of interruption(s) to daily business operations. Life Changing Financial (LC Financial LLC) and Cambridge's Plan is designed 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. The Plan is intended to comply with obligations pursuant to regulatory rules and requirements as promulgated by the Financial Industry Regulatory Authority (FINRA), particularly Rule 4370.

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, 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 clearing firms, Orion Investments, National Financial Services LLC and Pershing LLC, and other sponsor providers with whom we have agreements. Our firm does not maintain custody of clients' funds or securities, which are maintained at our clearing firms or held directly at other firms, including but not limited to mutual fund companies and insurance companies. In the event of an SBD where you are unable to reach Life Changing Financial, (LC Financial LLC) and you have an account held directly at one of the firms with which we have an agreement, you are encouraged to call the custodian's direct number found on your account statement.

In the event of an SBD, either external or internal, Life Changing Financial and Cambridge shall establish an ordered dependency list and begin immediately communicating pertinent information with our clients, employees, critical business constituents, critical banks, critical counter-parties, and regulators. The communication options we will employ may include our facebook page, website, telephone voice mail, secure email, and US postal mail service.

All mission-critical systems are backed up and a copy is stored offsite. Mission-critical systems are defined by Life Changing Financial and Cambridge. In the event of an SBD, these backups will be obtained and restored as necessary.

Regardless of all the effort put forth on this vital concern, we acknowledge that no disaster recovery plan is perfect. The unpredictable nature of disasters precludes absolute preparedness for any plan. Certain situations may arise that affect outside entities upon which we rely for some service or collaboration. It is possible for circumstances to arise outside of what has been defined within the Plan.

This plan is subject to modification, without notice. An updated summary will be promptly posted on our website and customers may alternatively obtain updated summaries by requesting a written copy by mail at 7950 E Acoma Dr #111, Sun City AZ 85260